

THE FRONT PAGE

IN the heroic times of the Middle Ages, war was indeed war, and conquest was indeed conquest. Victorious leaders rode home from battle, nobly clad in raiment of wrought iron, with their chargers in wrought iron, and their followers also in wrought iron. And in their train came much booty and many captives. For these martial ancients were as good at looting as at fighting, and there was nothing that they did not covet, from the enemy's gold to his oxen and his asses and his wife. Conquest therefore meant enrichment for the conqueror; and English Kings like Edward the Third or Henry the Fifth of the name, when times were bad and their subjects clamorous, used to lead them into France that they might seize castles and provinces and revel in the spoils of conflict.

These rollicking days are now but a glorious memory—to the sorrow of Theodore Roosevelt and Kaiser Wilhelm. Conquerors no longer divide up the country of the foe among their followers; no longer do they carry off all his belongings, including his wife and as much of his family as remains alive. War has become a different proposition altogether. But, strangely enough, our attitude towards it, and our ideas about it, and the words we use to describe it have changed very little. We still regard the conqueror as reaping the fruits of conquest in land and gold and trade. We think of his victory as giving him great social and commercial advantages over the vanquished. Thus it is that in the present undoubted "war scare" in England, we find so distinguished a man as the Speaker of the House of Commons saying in a speech at Greyhoke:

"We offer an enormously rich prize if we are not able to defend our shores. We may be perfectly certain that the prize which we offer will go into the mouth of somebody powerful enough to overcome our resistance and to swallow a considerable portion of us up."

And here is a still more definite statement from Robert Blandford, who gained an international reputation by a series of articles on the imminence of a German invasion of England:

"Why should Germany attack Britain? Because Germany and Britain are commercial and political rivals; because Germany covets the trade, the colonies, and the empire which Britain now possesses."

Nor are these isolated expressions of belief. On the contrary, they are typical of the attitude of a majority of English and German public men, an attitude which finds embodiment in that colossal rivalry of naval armaments before which the calmer spirits in both countries now stand aghast. All these people take it for granted that they are in the danger of being attacked by the other nation, and that the motive of the attack is cupidity—world-supremacy, and the wealth which flows from it. And the average man agrees with their point of view, however much he may regret the tremendous expenditure and the taxation to which it leads.

But now, in the midst of all this talk of the fruits of conquest and the cupidity which leads to war, there comes along a young Anglo-American, who in the most casual manner in the world makes the astonishing statement that the fruits of conquest are merely an optical illusion; that military and political power give a nation no commercial advantage; that it is an economic impossibility for one nation to seize or destroy the wealth of another, or for one nation to enrich itself by subjecting another. And what is even more astonishing still, he proves his case. The result has been that the little pamphlet, "Europe's Optical Illusion," in which Mr. Norman Angell announced his revolutionary theory at the end of last year, has been the subject of earnest discussion and study by some of the world's greatest statesmen. And it has now been developed into a volume of almost four hundred pages, "The Great Illusion." It forms a most remarkable piece of work, and Mr. Norman Angell deserves the credit of having done more for the cause of international peace than any man who has written in modern times.

The whole strength of his argument lies in the fact that wealth in the civilized world to-day is founded on credit and commercial contract. If these are tampered with in an attempt at confiscation by a conqueror, this wealth vanishes, and also involves the conqueror in its collapse. To protect himself, he is therefore forced to respect the property of the enemy, in which case conquest becomes economically futile. And as an evidence of the fact that military power does not imply wealth, the author points to such small and unprotected States of Europe as Belgium and Norway, whose credit stands higher than that of the great Powers. Belgian three per cents sell at 96, while German bring only 82. Norwegian three and a half per cents go at 102, but Russian three and a half per cents are worth only 81.

In answer to a letter from a fiery English patriot, crying that peace advocates will realize their follies and treason "when the German army is looting the cellars of the Bank of England and carrying off the foundations of our whole national fortune," Mr. Angell gives a concrete instance of the working out of his theory. He says:

"What would be the result of such an action on the

part of a German army in London? The first effect, of course, would be that, as the Bank of England is the banker of all other banks, there would be a run on every bank in England and all would suspend payment. But simultaneously, German bankers, many with credit in London, would feel the effect; merchants the world over threatened with ruin by the effect of the collapse in London would immediately call in all their credits in Germany, and German finance would present a condition of chaos hardly less terrible than that of England. . . . It is as certain as anything can be that were the German army in London guilty of such economic vandalism, there is no considerable institution in Germany that would escape grave damage—a damage in credit and security so serious as to constitute a loss immeasurably greater than the value of the loot obtained. It is not putting the case too strongly to say that for every pound taken from the Bank of England German trade would suffer a thousand."

Confiscation is therefore impracticable and futile. And the endeavor to obtain trade by force of arms would seem to be no less so. Twenty Dreadnoughts do not make it any easier for a German salesman to sell his goods than do two. Norway, which has no navy at all, has a carrying trade three times as great in proportion to its population as Great Britain, which has the control of the seas.

Even more striking are the instances quoted by Mr. Angell of the results of some modern wars. He points to the case of Japan, which has recently beaten all re-

was higher in Berlin than in Paris. Bismarck himself in a speech in 1881 makes this remarkable statement:

"It was towards 1877 that I was first struck with the general and growing distress of Germany as compared with France. I saw furnaces banked, the standard of well-being reduced, and the general position of workmen becoming worse, and business as a whole terribly bad."

This would certainly seem to be a most striking confirmation of Mr. Angell's theory. And if the winning of a huge indemnity would be a very questionable advantage, even more so would be the acquisition of colonies such as those of England. And the author has little difficulty in making it clear how futile and costly would be any endeavor by Germany—or by England itself for that matter—to draw any profit out of the British colonies. What possible object then could there be in Germany trying to obtain possession of them?

In the second part of his book, "The Human Nature of the Case," the author deals with the theory—so dear to the hearts of Theodore Roosevelt and men of his ilk—that man's natural pugnacity will always lead to wars and rumors of wars, and that it is even good for him that there should be wars, where he can be strengthened in the practice of martial virtues, such as courage and endurance and readiness of resource. And the author in reply points out the great changes that have taken place in human nature in this respect. He shows that warfar: does not make for the survival of the fittest or most vir-

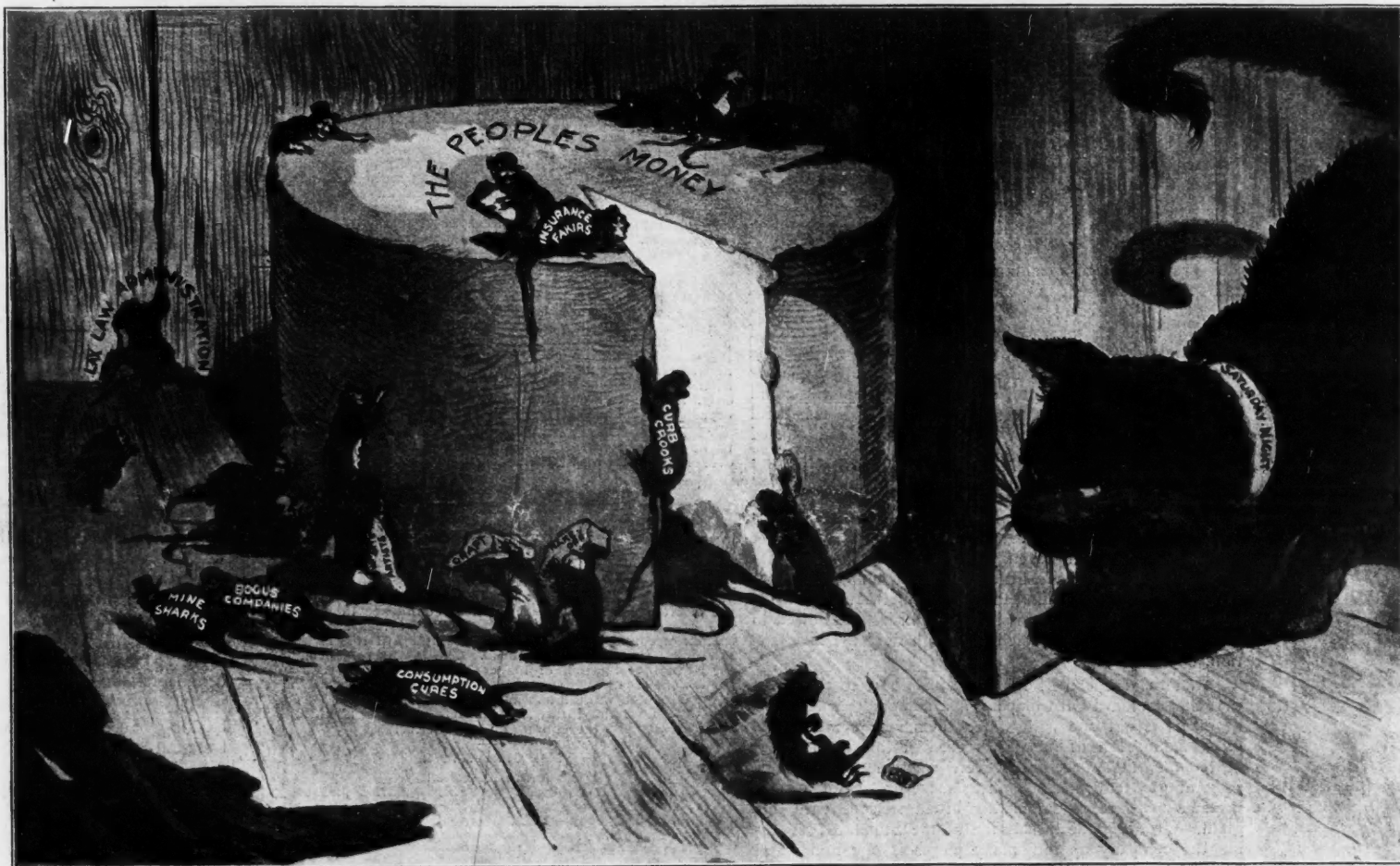
opinion becomes general, when men realize that war is as useless as it is cruel, a nation would no more think of going to war for purposes of conquest than it would think nowadays of fighting about the number of Persons in God. And in that fair day the name of Norman Angell, far-sighted man of business, should stand very high on the roll of those who by their teaching have been benefactors of the race.

THE lot of the informer or of the public spirited citizen—whichever you choose to call him—is a hard one. Some weeks ago Mr. Dan McGillicuddy, formerly of the Goderich Signal and latterly of the Calgary News, undertook the task of driving Hon. Frank Oliver from public life, and has had nothing but curses, or at best, respectful silence from any quarter. Apparently there is none so poor as to do him reverence. Even the Conservative newspapers of the West who would like to see Mr. Oliver's bank account investigated for party reasons, pause in their reflections to take a side kick at the former editor of the Calgary News. It was only after visiting many newspaper offices in Western and Eastern cities that he induced one journal to make his charges public by innuendo, and it is generally understood that the politician who used Mr. McGillicuddy as his tool to further his vengeance or his ambitions or both, has himself left the old gentleman to his fate. That the public will ever know the details of those entries in Mr. Oliver's bank book is questionable—that it is even entitled to know them may be debated; though political parties have not in the past scrupled to use their power to investigate the affairs of opponents who were not even in public office. In this case Mr. Oliver's reputation for personal probity and even for profanity in repelling the grafter stands him in excellent stead among those who know him. They are convinced that he has been guilty of no personal dishonesty, but nevertheless the Conservative party and some western Liberals would like to have a peek at that bank account and find out whether it was a campaign fund or not—and if it was, who the contributors were. If it was a campaign fund it shows that the appetite of the western voter for what Mr. Dooley has called the "role-play" is no light one.

MR. SAMUEL GOMPERS, though unquestionably an able man, talks with too much fluency and frequency. In Los Angeles a few months ago a score or more of composers and reporters were murdered for the sole reason that they happened to be employed on an anti-Union newspaper, The Times. One of the ablest detectives in the United States was employed on the matter and after running down one man and securing a confession, he arrested two brothers named Macnamara, one at Indianapolis, and one at Detroit, charging them with planning

this crime as well as many other similar ones in various parts of the United States. Both brothers were found to be in possession of infernal machines which could have been used for no other purpose than to destroy life and property. Such other evidence as the state has against them has not been revealed, yet Mr. Gompers, solely because these men happen to possess Union cards, comes out with the assertion that their arrest is the result of a gigantic conspiracy against Union labor. Other labor leaders have suggested that the infernal machines found in possession of the Macnamaras were a "plant"—that is that they were placed in their quarters by detectives with a view to fabricating circumstances against their chosen victims. Before making such charges against the entire administration of justice in the United States, would it not have been well for Mr. Gompers to have waited until the case was tried and then if the Macnamaras were found guilty on what seemed insufficient evidence, to have raised his outcry. He has placed himself and the body he represents in the position of being opposed to any attempt to solve the mystery in connection with the wanton and savage crime which cost a score of industrious men their lives. And does it not occur to the intelligent Union man that if Capital were engaged in the business of conspiring against workmen by planting infernal machines in their homes it would have chosen more exalted personages in the ranks of Union labor to conspire against—Mr. Gompers for instance or Mr. Mitchell. What profit would there be in working up a fake case against mere subordinates in the cause, like the Macnamaras?

THE urgent need of legislation whereby the consumer may obtain some protection at the hands of the cold storage corporations, firms and individuals is every day becoming more apparent. In view of what has already been said and written on the subject, it is hardly necessary for me to enlarge on the fact that all meats, poultry, game, produce and fish kept in cold storage for any great length of time deteriorate; and that while still apparently fresh to the eye and sense of smell, their value as foods has long since departed. In all centres where cold storage plants are in use, the consumer now and again gets meats and poultry of different kinds, which when cooked are as tasteless as so much shoeleather and about as nutritious. Without Federal or Provincial enactments there is no



THE COMING OF THE CAT
(WITH ACKNOWLEDGEMENT TO PUCK, NEW YORK)

cords for heavy taxation, the people paying on the average thirty per cent. of their net income in taxation in one form or another; while Russia, in spite of its terrible internal troubles, shows a surplus in its budget for the first time in twenty years.

"This recovery of the defeated nation after wars is becoming one of the commonplace of modern history. Ten years after the Franco-Prussian War France was in a better position than Germany, as she is in a better financial position to-day, and though her foreign trade does not show the expansion that that of Germany does—because her population remains stationary, while that of Germany increases by leaps and bounds—the French people as a whole are more prosperous, more comfortable, more economically secure, with a greater reserve of savings, and all the moral and social advantage that goes therewith, than are the Germans. In the same way the social and industrial renaissance of modern Spain dates from the day that she was defeated and lost her colonies, and it is since her defeat that Spanish securities have just doubled in value. It is since England added the "gold-fields of the world" to her "possessions" that British Consols have dropped twenty points. Such is the outcome in terms of social well-being of military success and political prestige!"

Even indemnities would seem to be a delusion and a snare. If the indemnity is paid in commodities it plays havoc with the home industries of the nation receiving it. If it is paid in gold, "either it is exchanged for real wealth with other nations, in which case the greatly increased imports compete directly with the home producers, or the money is kept within the frontiers and is not exchanged for real wealth from abroad, and prices inevitably rise."

There is, however, as compared with other nations, a further effect; the rise in the price of all commodities hampers the receiving nation in selling those commodities in the neutral markets of the world, especially as the loss of so large a sum by the vanquished nation has just the inverse effect of cheapening prices, and therefore enabling that nation to compete on better terms with the conqueror in neutral markets." And the author proves his case by the instance of Germany and France after the Franco-Prussian War, in which Germany received a tremendous war-indemnity, only to experience in a short time a period of intense depression, while the decade of 1870 to 1880 was for France one of recuperation and rapid advance. At the very time that French millions were pouring into Germany the bank-rate

ile; that physical force is a constantly diminishing factor in human affairs; that society is classifying itself more by interests than by State divisions, as instanced in international labor agreements; and that these and other influences are all making for international peace.

But what is to be done about it? Are armies to be disbanded and navies thrown into the scrap-heap? Are nations to cease preparation for war, now that they have been shown that they can reap no real advantage from it?

"No such conclusion," says Mr. Angell, "results from a study of the considerations elaborated here. It is evident that so long as the misconception we are dealing with is all but universal in Europe, so long as the nations believe that in some way the military and political subjugation of others will bring with it a tangible material advantage to the conqueror, we all do, in fact, stand in danger from such aggression. Not his interest, but what he believes to be his interest, will furnish the real motive of our prospective enemy's action. . . . On this ground alone I deem that we or any other nation are justified in taking means of self-defence to prevent such an aggression. This is not, therefore, a plea for disarmament irrespective of the action of other nations. So long as current political philosophy remains what it is, I would not urge the reduction of our war budget by a single sovereign or a single dollar."

The author points out, however, the grave danger that such eager preparations for war as are now going on in England and Germany should bring on a conflict. His only hope is that little by little the true view of the folly of war will become more and more general, and that in time war from motives of cupidity or self-interest will become as much a thing of the past as wars of religious oppression. Either motive is equally futile and barbarous.

I have devoted considerable space to the discussion of this remarkable book and to the presentation of Mr. Angell's theory. But the striking nature and important influence of the work serve as ample justification. In the midst of all the earnest pleas for international peace, this is the first contribution that promises to exert any vital force. Other advocates of disarmament have spoken of the cruelty of war, the cost of it, and the dreadful havoc it entails in human life. But here comes a man who proves that above and beyond all these things, war is useless and brings nothing but loss even to the conqueror. Surely this should clinch the matter. And when this

method by which the consumer can be protected; for there is no possible way in which the purchaser can ascertain, until these erstwhile foods are cooked, that they have lain in cold storage until practically useless. Public control of cold storage seems to be the only way out. At least such control as will compel those operating the same to tag every bit of food stuff entering the cold storage with the date of entry, and at the same time limit the period in which it may remain.

Throughout the length and breadth of this country, cold storage foods that are utterly worthless are every day being palmed off on the public as fresh. We are paying the price for wheat and getting husks instead.

Broad, comprehensive enactments regarding the sale of foods, not forgetting the gentleman who adulterates his products, are needed much more than is a reciprocal trade treaty with the United States. It is quite within the line of probabilities that such enactments upon proper lines would do more to reduce the cost of living by giving the people good healthy, nutritious foods in place of worthless ones, than would any treaty pact that can be enacted.

M. R. E. N. LEWIS, M.P., for West Huron, has at different times introduced bills in the Commons which have had a great deal of merit, and more particularly do I refer to those measures pertaining to the adulteration of foods. Mr. Lewis has now introduced a bill which fixes a penalty of five years' imprisonment upon those who are responsible for false statements in our chartered banks; the bill also providing various penalties for all who give or concur in giving a creditor of a bank a fraudulent or unfair preference.

Another clause declares that any bank director or officer who accepts any loan, discount or other accommodation from the bank with which he is connected shall be liable to two years' imprisonment. Five years in prison is suggested as punishment for any bank director or manager who makes a loan on the security of any mine or mining company or an any mining stock which is not listed. Directors or managers of any corporation who assist in the creation of watered stock are declared guilty of an offence.

As a whole, these penalties and restrictions are warranted no doubt by our past experiences in banking matters, but when Mr. Lewis undertakes to incorporate a clause whereby it shall be illegal to work a bank clerk over eight hours per day, he is invading sacred precincts. He is endeavoring to restrict trade, to enact laws which restrain individualism, to interfere with the private concerns of the individual and the corporation. Strictly speaking, Mr. Lewis, or no other man, has any more right to say that I shall not work over eight hours per day or employ others to work over eight hours per day, than he has to legislate as to what I shall eat for my Sunday dinner or whether my shirt shall be white or colored.

The business necessities of a bank are much the same as other institutions. At certain periods of the year and of the month it is necessary for employees to work upward of eight hours per day, as it is in any other business, otherwise the staffs employed would be all out of proportion to the average amount of work on hand. And how of the lazy clerk or inaccurate accountant, who must return in the evening to balance his books or do other tasks which he has neglected or has done badly? There are periods in every man's business when eight hours are altogether too short to accomplish the work in hand.

However, aside entirely from these points, the fact is that no government has any right to interfere with the private affairs of the individual, so long as that individual is not harming his neighbor. I have every right to ask a

man to work twenty-four hours at a stretch, and the man on his part has the right and privilege of refusal. This is just as clearly his as the right of demand is mine. The fear of harm to the neighbor is eliminated by the fact that the employee may, if he likes, refuse to comply.

When a government cuts down my rights to working eight hours in every twenty-four, or in restraining me from employing others to work as long or as short hours as are mutually agreed upon, that governmental body is usurping the privileges of the individual to such an extent that they might just as well legislate as to my individual beliefs in the Scriptures, or as to the color of my hat band.

The longer we live, and the further we progress, the clearer it becomes that the mark between legislation in the interest of the body politic and legislation which interferes and trammels the individual is clearly defined, and our members of Parliament should see to it that they do not attempt to transgress.

That bank clerks have grievances there is no doubt, but so do department store clerks, and clerks and employees in a thousand other businesses. In fact, we all have grievances of one sort or another. If our Parliament is going to legislate for one, why not for the other?

The high cost of living, or as Jim Hill puts it, the cost of high living, has not as a rule met with proportionate increases in the salary lists of clerks and others who are more or less cogs in the big machines of finance and commerce. The clerk is about the last to feel the benefit of "boom" times, for his is the position most easily filled, no extraordinary skill or long years of training being necessary to the work. Thus it is that two men are now found for every clerkship, whether it be in a bank or a department store, and it is only when this surplus of labor has disappeared, in other words, when it has been eaten up by the demand, will the bank clerk and the other clerk, reap a full benefit.

If bank clerkships are as undesirable as Mr. Lewis and others would have us believe, the clerks themselves will take the initiative by seeking other means of livelihood, and sooner or later the banks will find themselves hard put to it to secure the necessary help. This will mean more attractive salaries and more attractive hours, if necessary. In other words, the banks will come forward to the point where clerkships in their institutions are attractive to the worker. Again the old law of supply and demand, which, after all, is the sole arbiter of the situation.

THE average man will not be inclined to don black or shed tears over the decision of the United States Supreme Court, whereby the Standard Oil Company is ordered to dissolve within six months. The decision of this court, like that of the Privy Council, is final. It is the last word in jurisprudence.

For a generation the people of this Continent have watched this octopus grow. From moderate proportions this great financial machine has spread out its tendrils until they now reach into well-nigh every field of human endeavor. If one may judge the future by the past, I would not be far astray in predicting that left to itself the Standard would in another generation be in practical control of the business of the Continent. Another quarter century would have seen no man or set of men who could have withstood its advances. Let alone, this masterful machine could have swept governments in and out of power—in a small way it has done this already. It would have been inevitable that the transportation companies would pass under its control. So would the steamship companies. The banks are in a fair way of being monopolized by it as it is. It could not well be otherwise. A corporation which in seven years can accumulate profits of \$500,000,000, where a little over a quarter century ago a million would have loomed large as net earnings after twelve months of endeavor, has possibilities, if allowed to go its way unchecked, which well-nigh defy the imagination.

That the decision of the Supreme Court to the effect that the Standard Oil Company is a monopoly in restraint of trade, is not one with which the public are likely to disagree, in view of the past record of this corporation. It remains to be seen, however, whether the decision, in some quarters looked upon as more or less of a compromise measure, is sufficiently broad to cope with this giant. Ordering the dissolution of the Standard; breaking the company up into many pieces is one thing, and carrying out the mandate is quite another. That the people must succeed eventually, however, is a foregone conclusion, else we are building our commonwealths on insecure foundations. When a corporation grows to the proportion of the Standard Oil Company, it must of necessity become a grave menace to the public at large, and it is only by breaking it into pieces by the due process of law that we can escape its final destruction by other and harsher measures.

WHEN the collecting of finger prints was added to the Bertillon system of measuring criminals, an important advancement was made in the detection of crime. The finger print or thumb print, as it may happen, will unquestionably figure very prominently in the case of McNamara and McManigal and the blowing up of The Los Angeles Times building, while only the other day in New York city a notorious thief was captured and convicted solely on the evidence of a finger print. In 1907 a man called Cella, was captured and convicted of burglary and sentenced to two years in prison. On the morning of Feb. 23, last, a manufacturing establishment was entered, and the only trace of the culprit was a finger print left on a pane of glass. This bit of glass was carefully removed and turned over to the finger print expert at police headquarters. It was there discovered that the print upon the glass corresponded with a print taken from the hand of Cella, when he went through that department in 1907. Cella was then looked up, arrested and finally confessed to the last burglary. To the expert, this man might just as well have left his business card and his photograph as this tell-tale finger print.



Compensation Wanted.

Editor Saturday Night,—
The new by-law concerning the sale of revolvers and knives, I must ask you what is to become of all the revolvers that we hardware men have stocked up during the past, are they to be disposed of as so much dirt, or is the government since enforcing such a by-law, to compensate us in one way or another for those we now have on hand? As The Saturday Night has always been a shining light for fair play and justice, your opinion, and in fact your help is earnestly requested. Hoping you will find space in your valuable journal for this, and thanking you in advance,
I remain,
SUBSCRIBER.



THE TRIAL OF THE CAMORRA.
Abbemaggio, the informer and ex-Camorraist, in his cage in court. It serves the purpose of preventing his escape and his assassination.
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Press Comment on the Levee Case. THE POSITION OF CHAIRMAN LEVEE.

"The finding of Judge Winchester in regard to the charges against Chairman Levee of the Board of Education makes it clear that he cannot longer serve the public in so important a capacity with advantage to himself or to the city at large. The subject is a disagreeable one, and is approached reluctantly. The public must have confidence in the men who hold important and responsible positions. If that confidence is lost the possibility of mutual advantage is lost also. There is no tendency toward vindictiveness or even severity on the part of the public, and the general tone of sympathy would be deepened if the Chairman accepted the logic of the situation. His stock issues and dividends have been ventilated. While it might not be of any use to lecture on such operations in the abstract, they do not show the degree of commercial responsibility demanded by the public in their elected representatives. The Chairman's position made everything he did seem outwardly acceptable to the members of the teaching staff, and that should have made him scrupulously careful in regard to approaching them directly or indirectly with business propositions. The lack of sensitiveness shown in this regard is also shown in the announced determination to hold a position in which the possibility of usefulness is at an end. The public are both tolerant and forgiving, and the Chairman of the Board of Education should show himself worthy of tolerance and forgiveness."

MR. LEVEE NOT A MARTYR. (Toronto Star.)

"Chairman L. S. Levee of the Board of Education will find few to support him in his statement that he has been persecuted. He has been the subject of a thorough and fair investigation, and Judge Winchester has found him guilty of soliciting employees of the board to purchase stock in his company and of misrepresenting the profits thereof. So far, he has been neither persecuted nor prosecuted. He has been investigated and a legitimate investigation no public officer has occasion to complain."

"Mr. Levee says that he will not resign. He will continue to be a member of the board, and will insist upon presiding over its deliberations if the law will let him, even, he says, though every one of his colleagues demand his withdrawal. In the latter event, it will occur to outsiders that Mr. Levee is imposing upon himself a somewhat unpleasant task; that he could hardly devise a more ingenious punishment than having to preside over a body in the eyes of whose members he is discredited. Such a situation will be as inimical to the board's efficiency as it will be awkward for Mr. Levee himself."

"If Mr. Levee is as confident as he says he is that Judge Winchester's findings are wrong, it is open to him to appeal to the electorate for a re-affirmation of confidence in his trusteeship, and then, if elected, to his fellow-trustees for a re-affirmation of confidence in his chairmanship. But this is what Mr. Levee seems least inclined to do. He has been having been involved in an investigation of his conduct, he will in turn invoke the law in order to impose himself upon a board which apparently does not want him. Whether or not he will succeed in such a course, the future will disclose. In the meantime, the board is securing the opinion of its solicitor."

THE SITUATION. (Toronto Telegram.)

"All in favor of Chairman Levee's resignation please signify by saying 'YEA.'
"Almost everybody—'YEA.'
"Contrary, if any."
"Chairman Levee—'NAY.'
"The 'NAYS' have it."

ONLY ONE COURSE. (Toronto World.)

"Chairman Levee has been guilty of a grievous error of judgment which he only aggravates by his attitude towards the school board. It is perhaps the falling of our democratic condition that we get a false estimate of the value of nominal position, and that we are inclined to place a false emphasis, with this point of view, upon the importance of holding out in the face of opposition. But Mr. Levee will only alienate sympathy by such a course."

"It is quite conceivable that he adopted the course criticized by Judge Winchester in the ordinary spirit of the Toronto man only, and without any thought of exceeding the limits of discretion or of good taste. But when the situation is made clear, as in Judge Winchester's report, Mr. Levee will consult his own reputation or good sense as well as for good taste by complying with the usage universal in such cases."

"An error is easily forgiven to the man who acknowledges it, but an error may become a much more serious affair, when its correction is met with defiance. There are still some things which a gentleman cannot do."

"When doctors in the layman catches his head; and when Judge Winchester and Mr. Levee disagree as to the conduct of the latter, the unbiased commentator is somewhat at a loss. The judge thinks the chairman made improper use of his position to push the sales of his patent medicine stock among the members of the Public School Board. If Mr. Levee would concur we could make it unanimous, but, firmly and respectfully he begs leave to dissent. With great self-restraint he refrains from offering his opinion of the judge, which, we fear, would be derogatory. He also declines to surrender his office as chairman of the board, and defies his colleagues to oust him."

"It is hard to understand Mr. Levee's object in clinging to his position on the Board of Education. The office is a purely honorary one, and, whatever it may have done in the past, it no longer presents opportunities of disposing of patent medicine stock. It is a position of considerable private loss that Mr. Levee gives his time to the cause of education. Public opinion seems now to be in a mood to relieve him of his obligations in this respect, yet he does not eagerly snap at the chance. Judge Winchester's comments on the financial position of the company indicates that it would be purely quixotic of Mr. Levee to any longer give it his divided attention. He has sacrificed enough. Let him now retire to his laboratory, taking with him Inspector Hughes, whose capacity for public usefulness in the educational affairs of the city appears to have been exhausted. It will not be precipitate, I trust, to wish both these gentlemen a cordial 'Good Night.'"

LEVEE SHOULD LEAVE. (Monetary Times.)

Certain charges were made against Mr. Levee, chairman of the Board of Education at Toronto. Judge Winchester investigated and found them proven. Here are the charges, which were made by Saturday Night newspaper:—

"While a member of the Board of Education, did solicit principals, teachers, and contractors doing business with the board to purchase stock from the Dr. T. A. Slocum, Limited, of which he was president and manager, and that solicitations were made by agents employed by the Slocum Company to sell the stock; that Mr. Levee was well aware that such agents were calling upon the principals and teachers, etc., although he was not aware they were calling during school hours; that he himself on one occasion at least canvassed a teacher during school hours to take stock."

The judge also thought that the evidence established the fact that the representations made by Mr. Levee and his agents that the company were paying six and ten per cent. to the shareholders were untrue, and untrue to the knowledge



THE EGYPTIAN PROBLEM

By ALBERT R. CARMAN.

I SEE that Sir Eldon Gorst, the British Agent in Egypt, has reported in discouraging fashion regarding his efforts to extend a greater measure of self-government to the Egyptians. This will spell disappointment to more people than the leaders of Egyptian unrest. A large section of opinion in England has hoped that Sir Eldon—being notoriously friendly to the policy of gradually enlarging native participation in the Government of Egypt—would succeed in so winning the confidence of the Egyptian leaders that something like real autonomy under British guidance would grow up.

Sir Eldon, indeed, has gone so far in his efforts to conciliate the Egyptians that he has alienated to no little degree the confidence of the British colony. They think him "weak" and lacking in vigor. So, if the policy of conciliation fails in his hands, it is not likely to be tried by another. His complaint is that the leaders of Egyptian discontent use the popular assemblies as instruments of agitation and obstruction and not with an honest desire to make them workable as parts of the governing machine.

I WAS in Egypt when Boutros Pasha was shot last year. Boutros Pasha was a Copt. Now a Copt, while probably a descendant of the most ancient strain in the population, is a Christian; and so is out of harmony with the majority of the people, who are Mohammedans of Arab origin. The Coptic Christian Church dates back to the first centuries of Christianity, and represents the people who lived and governed in Egypt long before the all-conquering Moslem came. If there are now any survivors of the Egypt of the Pharaohs to be found under the shadow of their mighty monuments, they are these Copts.

The student gets a bad opinion of the Copts, however, from his study of these very monuments. Many of them have been wantonly defaced and the fine reliefs carved upon them mutilated in a brutal manner. This—you are told—is the work of the early Copts who, as Christians, were bent upon destroying the "idols" of the ancient worship. It is wonderful how often, through the centuries, we find religion at war with art.

The Copt of to-day, however, is not an iconoclast. He looks like a race which has known what persecution means, and the mental power which always arises in persecuted peoples, is to some extent his. Boutros Pasha—in spite of his religion—had been made Premier of Egypt, and was blamed by the "advanced" wing of the Young Egyptians for being too subservient to the English. It was vehemently denied—it should be added—that his religion had anything to do with the criticisms of his conduct. Probably he bore the blame for the deeds of others. At any rate, a fanatic shot him and he died in a few hours.

An evidence of how detached a traveller's life is from the life of the surrounding people is that, on the day he was shot, I heard nothing of it. I went up into the foreign section of Cairo in the morning, and reported when I came back to luncheon that there was evidently a good deal of excitement among the people for some reason. Paper vendors were selling "extras" in Arabic all over the streets; and the native cafes were a constant buzz. That afternoon, more "extras" were sold; but all in Arabic. Something had happened in the native world. That night at our hotel, no one knew what it was, though we commented on it sleepily after dinner.

The first thing I did the next morning was to go to a banking house to get some money. When a foreigner banks at a native bank, he is invited in to see the manager and tell him all about it. You are received in his private office and have a polite chat before you get down to business. That is the leisurely East. After a time, my courteous banker remarked with a sigh—
"Well, we have had our first political crime."

I looked up enquiringly.
"Haven't you heard," he asked in surprise. "Why, the Prime Minister of Egypt was shot to death yesterday by a fanatic," and he told me the tragic story in detail. Of course, after that, I heard a great deal about it; and, for a time, it was the sole subject of conversation whenever two English-speaking people met. What did it portend? Those of us who were going up the river into the interior had some misgivings as to whether it might be quite safe. The British garrison is not large and is hardly noticeable above Cairo.

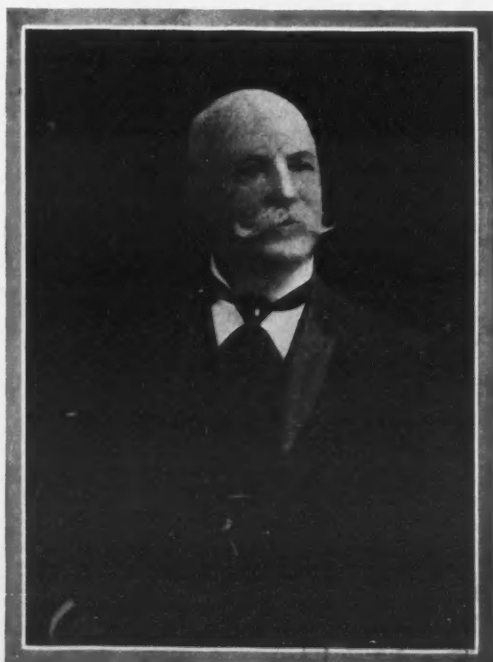
The shooting, however, proved to be a detached and purposeless crime. It was the deed of a lunatic. The Copts mourned their leader very greatly, and British vigilance was visibly tightened up for a time; but nothing else happened. Many Anglo-Egyptians then censured Sir Eldon Gorst very severely for his lax policy which had led—they said—to this tragedy; and they blamed him again for his lack of dramatic sternness in dealing with the criminal. But those who so freely blamed him were of the "jingoo" school who deprecate permitting the natives of any "occupied" country from sharing at all in their own government.

It was just after this that Roosevelt emerged from the African jungle and proceeded to tell the English how to govern Egypt. It was in the University of Cairo that the Young Egyptian students tried to get this representative of a self-governing republic to say that they, too, ought to have self-government; and failed so signally. An Egyptian university resembles a Canadian university in name only. The great University of Egypt is a mosque, where students gather from all over the Moslem world. They get their instruction while squatting in groups on the floor of the mosque in front of a professor or "sheikh," and it consists largely in learning by rote, though we saw some intricate mathematical studies in progress the day we were there. The mosque is a huge building with unencumbered floor space; and dozens of classes are working away at the same time in full sight and sound of each other. Visitors may walk about and listen at certain hours if they behave like ladies and gentlemen, but if they behave like "tourists" they are apt to get into serious trouble. Students are a good deal alike the world over; and these students are religious extremists, exceedingly quick to take offence at a slightest smile or gesture. You will remember that they called even the mighty hunter, Roosevelt, "a coward."

Of Mr. Levee. Despite these judicial findings Mr. Levee shows no inclination to resign his public position. Three alternatives are open to him—to get out, to be shoved out, or to be frozen out. At the first Mr. Levee hesitates. That may lead him to the second. The third is the most polite, but he will find it cold.

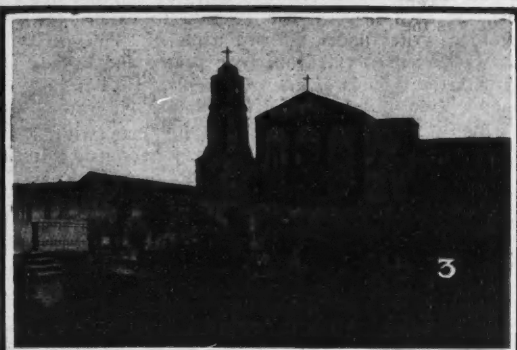
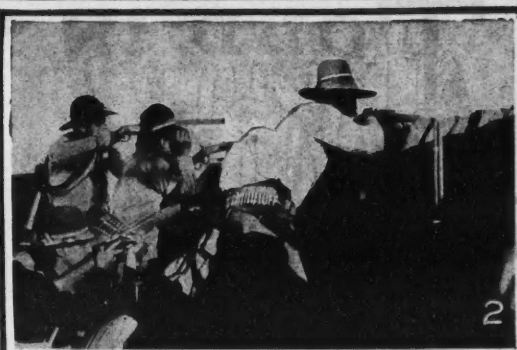


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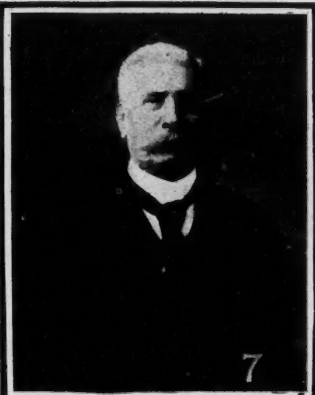
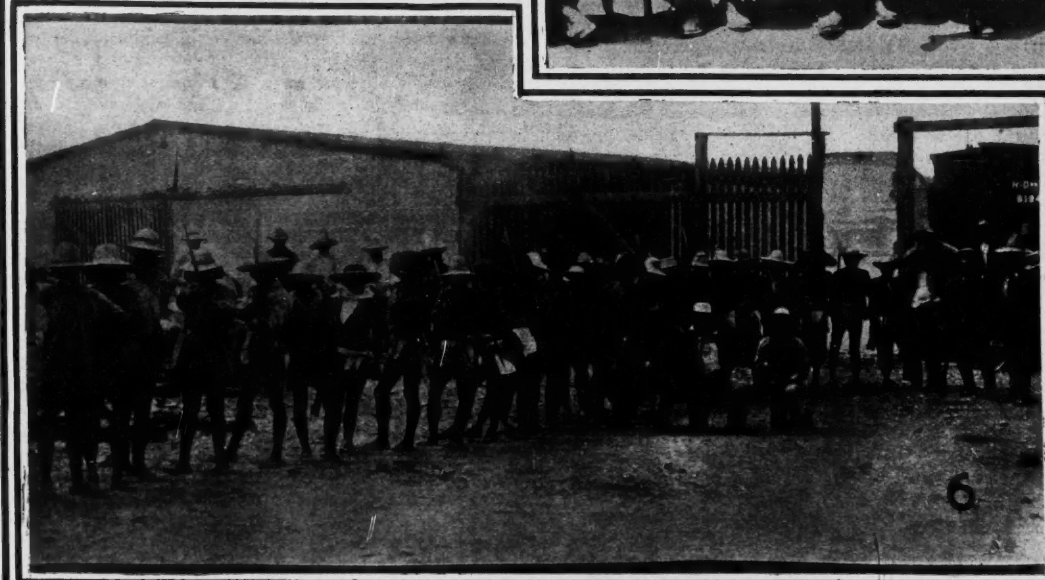
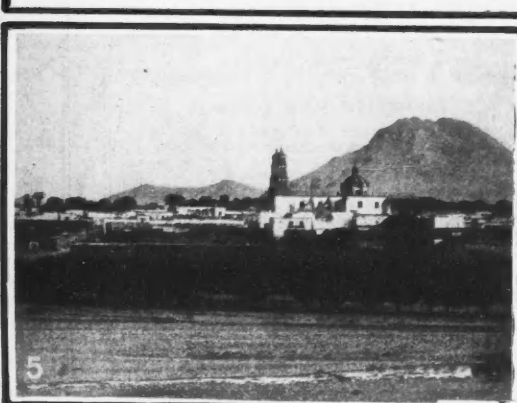


CANADIAN IN U. S. SENATE.
Senator Gallinger, of New Hampshire, who succeeds Senator Frye as President pro tempore of the above named body. He was born in Eastern Canada 74 years ago.
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HOW MEXICO IS WORKING OUT HER DESTINY BY FORCE OF ARMS



SCENES IN THE REBELLION OF MADERO AGAINST DIAZ, WHICH IS NOW AT THE CRISIS



1. Francisco Madero and the leaders of the Insurrectos. Madero is the small, bearded man, seated in the centre, with his hat in his hand. To the left of him is Dr. Vasquez Gomez, Minister of Foreign Affairs in the Cabinet which Madero has announced. The two men seated at the extreme right of the line are Pino Suarez, Minister of Justice, and General P. Orozco, who has figured prominently in the conflict. Reading from left to right, those standing are: Pancho Villa, Gustavo Madero, Minister of Finance; Francisco I. Madero, Sr., father of the leader of the insurrection; Giuseppe Garibaldi, F. Gonzalez Garcia, Minister of the Interior, and General Jose de la Luz Blanco. Alfonso Madero is the man in the straw hat at the end of the line.
2. At the battle of Juarez, Insurrectos fighting from behind breastworks captured from the Federals.
3. Old church at Juarez, which was hotly attacked and bravely defended during the operations against the city.
4. To the left is Giuseppe Garibaldi, a descendant of the Italian liberator, who has cast in his lot with the Insurrectos,



5. A view of Chihuahua, Mexico, which is now threatened by the rebels.
6. A body of Yaqui Indians from Yucatan, who are among the best fighters on the rebel side. As seen in the picture, many of them are armed with bows and arrows.
7. One of the latest and best portraits of Porfirio Diaz, whose long reign as the Dictator of Mexico seems to be drawing to a close.
8. A bird's-eye view of the City of Mexico, where the last act in the drama of the insurrection will soon take place.
9. Francisco Madero watching the progress of the attack on Juarez. He used this car to ride to and from his headquarters, a couple of miles away. It is probably the first time an automobile has been used in such a capacity in warfare. Madero is said to have slept quietly through his siesta during the main attack on Juarez.

EMPIRE BUILDING

An address by the Rt. Hon. James Bryce, delivered before the members of the Empire Club, Women's Canadian Club, Daughters of the Empire, and the Press Club, Mr. Fred. B. Fetherstonhaugh, K. C., presiding.

I HAVE long desired to be able to accept the invitation which, a good while ago, was tendered to me by three of your clubs. It is a very great pleasure to find myself among you this evening. I feel a little odd at the prospect of having to address four separate groups of loyal Canadians, but my stock of loyalty and imperialism is sufficient to hold out. Now I have these two ideas to present: the importance of prolonging and strengthening the bonds and ties which hold the different parts of the Empire together; and the importance of your share in the duties and responsibilities of the Empire. I cannot forbear to say here, that I had the pleasure, some thirty years ago in England, of being associated with your Governor-General, Lord Grey, as one of the founders of the Imperial Federation League. We realized there were great difficulties in the way of strengthening the legal ties and uniting the different parts of the Empire; but we fought in England from principle (I ought to say "Britain"). There were people in England who said you were not interested; but, in spite of the difficulties and discouragements, in 1883 I thought we saw the dawning of a better day, and we know to-day that the colonies are just as zealous as England herself to keep, maintain, and strengthen the connection.

Well now, how should we try to accomplish this closer unity—you here in Canada, those in New Zealand and at the Cape—you all desire the same thing? First, I think, in order to fulfil these aspirations, we should know one another better. Every part of the Empire should have a fuller knowledge of the other parts. This is a much easier task since the advent of steam navigation, and I hope very much that what we have done now in the way of direct lines from the United Kingdom to Canada is only the beginning of what will prove a greater service and a more rapid service than we have now. I hope the same with regard to trans-Pacific lines, in order to accelerate traffic between your western shores and our neighbors to the south, in Australia and New Zealand. Much might

also be done in the way of improved telegraphic communication.

It would be a great misfortune if the domestic politics of Great Britain were in any way involved in the domestic politics of Canada, and conversely it would be most unfortunate for the domestic affairs of Canada to become intermingled with the domestic politics of the Mother Country. We shall get on far better by treating one another as concrete wholes. We want to think of you as one united people, and we want you to think of us in the same manner. Our attitude toward you is a desire to serve you, and I believe you feel the same toward us. You do not wish us to interfere in any way with your little domestic differences, and I think that is the best for both parties concerned.

It is impossible, unless you live in a country, to properly understand its politics. I find, myself, since I left England two or three years ago—having only paid two short visits there since—that I would not venture now to give an official opinion on English politics. Even the best newspaper accounts do not enable one to understand it in the same way as if one were on the spot. I do say this, that newspaper accounts are of the utmost importance; and it is of the greatest importance that they should be impartial in order that we may be able to realize when we hear of any event occurring in the Mother Country, what are the causes and feelings that actuated each party. I hope that you will not feel that we are wanting in patriotism in the Old Country because some of our views are different. And, therefore, I hope that we shall have impartial accounts of what passes here, and that you shall have our good opinion of one another will be best maintained.

Well, besides trying to know one another, I think that we want to consider loyalty, and this is one of the objects of your club. What are the principles that have made the

Empire, and what are the principles for which, and by which, the Empire stands? We have an extraordinary career of conquests and territorial extension. "Our far-flung battle line," as the poet says, has advanced in every continent, and advanced far more rapidly than we expected. But I confess it is not that which fills me with pride and satisfaction—one of the things we ought most to admire; it is more to have made something of a small country than to be the possessor of enormous wastes of desert or snow. Think of the everlasting fame of such small places as Athens, and France, and Italy—think of England herself in the days of Elizabeth, the days of the Armada, the time of Shakespeare—it was only a little country of some thirty-four million people. It is not size that makes greatness; it is the men and what the men do, and above all, it is the principles by which those men have been actuated, by which they endeavor to carry out their duty.

Now what has our Empire stood for? First of all for freedom, constitutional freedom. Freedom has been the birthright of the British people since the earliest centuries, and for that we have stood—both religious and civil freedom. We have stood for equal private rights, and equal citizenship.

Now that is one of the best things that Great Britain has ever done, and something we have just cause to be proud of her for. Even with conquered countries like India, where the people were far behind ours in knowledge and education and were far removed from us in their thoughts and feelings, we have always laid down that principle of equal civil rights, and the benefits of British law have been available for every British subject. It is open to any one of His Majesty's subjects to sit in the British House of Commons. I hope I am right in saying that I think the same would be true here in Canada, should a native of India, for instance, come and live in Canada; as long as he is a citizen of the country he would not be debarred from becoming a member of Parliament, and he would have the same protection to life and property that is accorded those wherever the British flag floats. We give that not only to men of our own race and blood, but to the other nations—a thing no other conquering people has ever done. We have also, in the name of freedom, extended the privilege of self-government wherever it is at all possible—where the people wish it and where their experience and intelligence warrant it. We gave that in the early days to the thirteen colonies of North America, but unfortunately we did not give it in sufficiently ample measure or they would have maintained their connection with the Mother Country to this day. But though they

unfortunately separated from the Mother Country, the lesson was not lost upon us. At that time we appeared to have lost our hold upon the outer world, because Canada, which was a very minor place then, was the only part we possessed. We did not lose heart, but set out to foster new colonies and give them self-government. It was a difficult task, but we did not shrink from our principles—we carried them out in the early days, and last century we set the coping-stone upon them in the British North American Act of 1867. Yes, and only four years ago we gave a crowning example, as a way of healing the dispute with the Boers, by granting self-government to two Republics in South Africa which were lately at war with us; and by this we believe we did much toward the unity of the British Empire. These are the principles upon which the Empire has been built, and there has never been any part of the Empire which wanted to break away from this unity and start for itself, with the exception of the thirteen colonies, and there we ourselves were largely to blame. And the same high compliment can be paid to English governors and leaders—every one of them has been loyal to the Crown and the Empire as a whole.

LOOK back over the last hundred years or two and think of how much has come to us that no one even ventured to predict should happen. There is a saying attributed to Oliver Cromwell, that "No man ever goes so far as the man who does not know where he is going," which I think was amply illustrated in the career of Oliver Cromwell himself. This is true of us; we did not set out to establish Dominions all over the world any more than the Romans did when they warred with the Latins and other tribes around their cities. Providence led us on—Providence and our own energy placed us where we are; and it is a question whether we can make the bonds, in a legal way, any closer and put into definite form the relations between the parts of the Empire, between the self-governing Dominions and the Mother Country. It is a question so very large that I would not undertake to enter upon it this evening. We have talked about it the last twenty or thirty years in England, and I know that you sometimes talk about it here. I have always thought this, that it would be a very desirable thing if we could see our way clear, but it could only be attempted with the most perfect unanimity on the part of the Dominions as well as the Mother Country, and I am inclined to think it is rather for the Dominion than the Mother Country to make the proposition. It would not do for the Mother country to press the Dominions into any closer relations than they

(Concluded on page 10.)



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! POETS ABOUT PEOPLE !

Mr. Welsman's Queer Hair-Cut.

A MUSICIAN who teaches fifty hours a week, rehearses his orchestra twice every seven days, and also conducts that orchestra at all and sundry entertainments at which they participate during the season, is living what might justly be called a busy, if not a strenuous life.

F. S. Welsman does this and more. Perhaps that is why there is a perceptible thinning of his dark hair.

When, two summers ago, this scantiness first forced itself upon the attention of Mr. Welsman, he made a secret resolve to have his head shaved just as soon as he reached the wilds of Muskoka, where his much needed vacation was to be spent. He would see what sun and air could do towards stimulating and strengthening the growth of a "crowning glory" such as ye olde tyme musicians all seem to have possessed.

Fearing remonstrance from his family he said nothing of his purpose but, on his second day in Muskoka, rowed forth early in search of a barber possessed of a pair of clippers. But his quest was vain. There was no striped pole nor glib-tongued shearer to be found in all the little settlement.

Bitterly disappointed but not baffled, Mr. Welsman sought out his father and, as in childhood's happy days, unbundled his soul of its sorrow.

"I've cut your hair before now, son, and I'll do it again if you want me to," cheerily volunteered Mr. Welsman, Sr.

An hour or so later, flushed with the exercise of rowing and pride in his home-hair-cut, F. S. Welsman appeared before his astonished family.

They wasted no time in worthy reproofs or reprisals but made haste to bring him to a proper appreciation of his midsummer madness by presenting him with a telegram just received.

Imagine his embarrassment when he learned from the message that the Toronto Symphony Orchestra had been asked by Dr. C. A. Harris to play at the Sheffield Choir concert and, to make the needful contracts and arrangements his immediate return to the city was imperative. Some conductors like their heads to look queer, but not so Mr. Welsman.

A Famous Yiddish Poet.

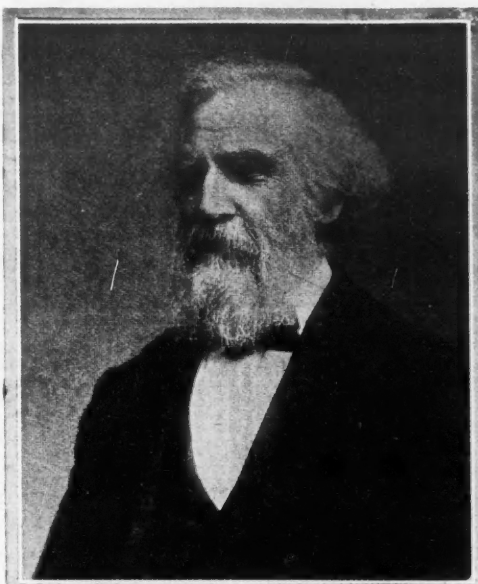
FAME is a peculiar thing. No man who has visited Toronto in years is known over a wider area of the world than Sol Bloomgarden, and yet he came to the city and departed without more than five hundred people being aware of his presence here. Sol Bloomgarden is the greatest of the modern Yiddish poets, and his writings are known wherever the literature of the "peculiar people" circulates. It is read in the most remote parts of "darkest

Russia" as well as in the crowded cities of "enlightened America," if such a place can be said to exist. Mr. Bloomgarden writes under the pen name of "Yehoash," and his works consist chiefly of lyric poetry and ballads dealing with the legends of his own people. He has just completed a Yiddish version of Longfellow's "Hiawatha."

Mr. Bloomgarden is a delicate looking man with a clean shaven sensitive face, and talks very nervously. It is hard to get him to say much about his own work, in which particular he differs rather from Gentile literary men. "It was very difficult translating Hiawatha into Yiddish," he said. "Can you imagine putting the Indians' atmosphere so it can be grasped through the medium of that language?"

He does not write in English, as he cannot properly express himself, and explained his position somewhat as follows: "If I write it in Yiddish and then try to say the same thing in English, oh, you ought to see the difference." Mr. Bloomgarden thinks that there is something different in poetry and music from what he calls art. He regards any lyrical expression or sound which stirs the emotions as poetry or music, but art is scholarly, polished effort. Evidently he does not think as much of the latter as he does of the natural expression of great thoughts. "You can learn to be an artist," he says, "but you must have it in your soul to be a poet or a musician."

Mr. Bloomgarden expressed his views on this subject



THE LATE PASSMORE EDWARDS.

This philanthropist anticipated Andrew Carnegie in donating free libraries. He was a poor Cornish lad, born in 1823, and built up a large fortune as a publisher and editor. He was a Liberal who broke with Gladstone on the Home Rule issue, and he twice refused knighthood.

to a gathering of the more cultured Hebrews of the city, but he did so under difficulties. In a large room across the hall from where he was lecturing, a dance was in progress, and he had to speak against the opposition of an orchestra, which made sounds that could not be described as either music or art.

He Made a Guess.

THE great trouble with a large number of clergymen who have been educated at universities is their inability to accommodate themselves to the young or uneducated minds. With a few it is pomposity that is to blame, but with many it is their academic attitude. One prominent theologian in Toronto asked a Sunday school class a short time ago, "What great man does the feast of the proto-martyr commemorate?" and did not think he had said anything out of the way, though even the teacher, a very nice young lady, was a little at sea.

Another similar incident occurred in the Sunday school of a different denomination. A young clergyman was addressing the pupils and inquired, "Now can any child tell me the primary requisite of a converted life?"

There was no answer.

"Isn't there anyone who can answer that question?" he asked and looked very much amazed, so one little girl held up her hand.

"Why yes, here we are. Now this little girl will tell the whole class," said the clergyman, "What is the primary requisite of a converted life?"

"Yeth thir," guessed the little maid with the evident idea that one of two answers must be right.

TOLD IN THE LOBBY



"O Canada, terre de nos aïeux."

"Ton front est ceint de fleurons glorieux."

WITH the strains of the French-Canadian national hymn from the throats of a hundred of his compatriots ringing in his ears, Sir Wilfrid Laurier hopped gaily onto the platform of his luxurious private car, and was whirled away to Quebec and the steamship Virginian. For the time being London has triumphed over Washington, and although the leading Government organ in Montreal, printed in French, states the object of Sir Wilfrid's visit to the Empire's capital is to prevent any dream of Imperial federation coming true, there can be no question that the premier who ranks first in age and experience among the representatives of the overseas dominions was well advised to attend the Conference. Had Sir Wilfrid Laurier absented himself from the gathering, as he threatened to do, on the ground that the pledge of honor given to President Taft must be kept, there would have been "wigs on the green" all over the country. It used to be said of the Ross Government in Ontario by its friends, that it was composed of "heaven-born statesmen." Not even the most enthusiastic supporter of the present federal administration can offer a similar tribute to the aggregation now sitting on the treasury benches. From now until adjournment they will all have a finger in the pie of leadership, and friction will be avoided only by the display of more tact than the Laurier understudies have heretofore exhibited.

SIR WILFRID LAURIER was hardly outside the precincts when Mr. Sydney Fisher, who is reported to have been one of the strongest opponents of the adjournment policy during the Premier's absence, started in to show his tactful leadership traits by deliberately running foul of Dr. John Dowsley Reid of Grenville. Now, Mr. Reid is one of the most militant of Opposition members, and the Minister of Agriculture could not have chosen from his point of view a worse patient on whom to perform an operation. The man from Grenville said that so far as those who sat on the left of the Speaker were concerned, they would willingly vote a sum of money sufficiently large to enable the erection of an up-to-date Government House. What they did object to, however, was being called upon year after year to pass considerable sums to repair the shack which is known as Rideau Hall. The only answer that the acting leader of the House was able to give to this somewhat magnanimous offer was the sneer that he did not know Dr. Reid was the Opposition leader or had any chance of so being. There is statesmanship for you! It is quite easily understood that Sir Wilfrid Laurier objected to leaving Parliament in session during the whole of the time he was in England. With such men as Mr. Fisher in the saddle, nothing could be done with the business of the House, and the proceedings would speedily develop into an irritable hurly-burly. Mr. Fisher has a great many things to learn even in the "first reader" of leadership. He does not even know that much more can be accomplished by stroking the Opposition fur than by rubbing it the wrong way.

TALKING about Rideau Hall, the equerry of His Royal Highness the Duke of Connaught waited upon the genial Mr. Pugsley recently, and made several suggestions regarding the equipment of the gubernatorial residence on the banks of the Rideau. Judging from the suggestions made by the gentleman who was spying out the land for his royal master, what is apparently all right for Grey is all wrong for Connaught, don't you know. The chief architect of the Department of Public Works was sent a hurry up call, and after looking over the old building (which Mr. Borden says should have been torn down years ago, and which David Marshall of East Elgin contemptuously referred to as "a barracks"), this official thought the whole place could be put into a temporarily fit condition for the Duke by the expenditure of \$50,000 of the people's money. It must be said that in all justice to the Duke and his equerry that the requests made were



Edgar N. Rhodes, M.P.

very reasonable, in fact the incoming Governor-General made a personal suggestion that no more money be spent than was absolutely necessary. The modest equerry wanted a garage built for the royal automobile, and a couple of ten thousand dollar cottages for the personal servants. Then the house is to be painted and papered, and all that sort of thing. Some day the people of Canada will demand that the present system of pouring money into the ramshackle building be put an end to, and a new residence erected. The Duke of Connaught has not seen it yet, and there may be need for a further supplementary estimate to make the place inhabitable for a brother of the late King.

THE Conservative members had a real old-fashioned caucus in the Chamber itself a few nights ago, and showed how they really liked one another. As the result was not very edifying from any viewpoint, it is doubtful if the experiment will be repeated in a hurry. The vote of \$18,000 for the expenses of the 18 members and senators invited to attend the Coronation festivities as the guests of a committee of Lords and Commons was brought forward for endorsement, and a merry little war was waged on this manner of expending the money of the taxpayers. The firing came entirely from the left of Mr. Speaker, and it was plainly intimated that the understanding was, when the matter was first mooted, that the members chosen should pay their own expenses. Five Conservatives and eight Liberals were selected, not to represent the Canadian Parliament, but to accept the hospitality of the gentlemen across the pond who desired to show some attention to their overseas colleagues. Mr. Foster, nettled by the criticism of an expenditure of this kind, told the objectors behind him that he was too poor to pay his own expenses, that he supported this vote, but would immediately ask Mr. Borden to erase his name from the list. However, Mr. Foster has changed his mind about resigning and will go to London. The spectacle of a family wrangle on the floor of Parliament was not an edifying one and the Opposition would be well advised if it desires to maintain a record of unity, to indulge in discussions of a like personal nature behind the closed doors of their headquarters, with its faithful outer-guard standing sentinel to keep away intruders.

EDGAR NELSON RHODES, although he is the second youngest member of Parliament, with his thirty-four years (George Parent who sits for Montmorency is the baby of the House with 32 summers to his credit) is one of the ablest members of the Opposition from the Maritime Provinces. He sits for Cumberland, and came in at the elections of 1908 when the Fielding "solid eighteen" from Nova Scotia was broken. The son of the late Mr. Rhodes, of Rhodes Currie fame, the sitting member for Cumberland comes by his Conservative principles honestly. He is an active member of the Committee on Public Accounts and has conducted some of the investigations before that body. In the House itself Mr. Rhodes is a keen observer of the political game, in which he frequently takes a hand when the interests of his native province are at stake. Apart from politics Mr. Rhodes has many business interests. He is a director of the Canadian Rolling Stock Co., Ltd., Canadian Electric Co., Ltd., and the Atlantic Auto Co., Ltd. Among the group of young Conservatives who came in at the last elections to strengthen Mr. Borden's support from the East, Edgar Rhodes is one of the acknowledged leaders, and with wealth and health he should go far in Parliament.

THE MACE.

Mother Was Not Flattering.

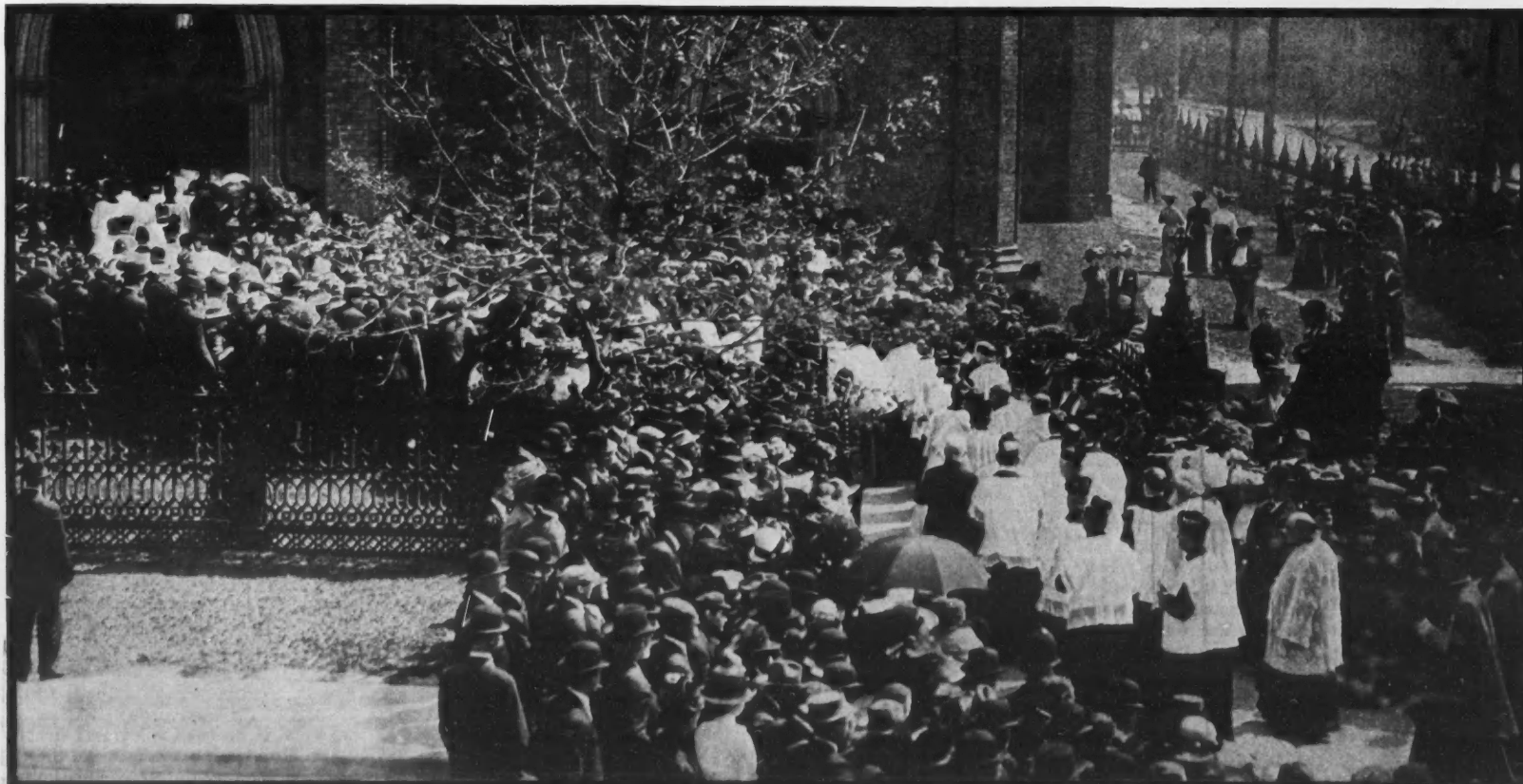
IT is not generally known that Mr. Arthur Shaw, who did such breezy work in the character of the slangy ticket agent in the production of "The Country Boy," recently seen here, is the son of Miss Mary Shaw, one of the intellectual actresses of the United States. Miss Shaw won a wide reputation in Ibsen plays, and has also introduced other well known dramas to the audiences of this country, even at financial loss.

Mr. Shaw tells with great gusto how little his mother has always thought of his ability as an actor. In his young days she frustrated his desire to become a professional baseball player, and also opposed him when he wished to go on the stage. She did not think he had the talent necessary to become an actor, so when he last obtained an engagement, the young man felt triumphant.

He relates how he decided to telegraph his mother, and sent her the following message: "I am going to play small parts in Miss Crossman's company at fifteen per week."

He received rather a crushing reply in the course of a few hours. It ran: "Why doesn't Miss Crossman give five dollars more and get a real actor?"

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MUSIC DRAMA

TORONTO playgoers this week had an opportunity to see for themselves the production of "Lady Huntworth's Experiment" which so nearly captured the Earl Grey Dramatic trophy at Winnipeg a few weeks ago. Though the comedy was produced by Daniel Frohman with his Lyceum Stock company nearly ten years ago it had never before been seen in this city, so that the company were not compelled to meet any comparisons. Nevertheless, had such been the case, the comparisons would not have been odious, for the London organization provided a well balanced cast and a production that was pervaded by an atmosphere of refinement. The comedy is by R. C. Carton and taken as a whole is rather inconsequential. Though the story is more or less fantastic it is said to be founded on fact. Lady Huntworth is a lady who has made the mistake of marrying a drunken and worthless husband. She obtains a release through the courts by the voluntary sacrifice of her good name and seeks seclusion by obtaining a post as cook at a country parsonage. Her ineradicable tone of superiority soon makes her the mistress of the household and every man in the establishment from the butler to the parson wants to marry her. Her husband turns up and wants her back and proceeds to make a beast of himself generally, but a sudden legacy enables the lady to choose for herself and at the drop of the curtain we are given to understand that her choice will fall on Capt. Dorvaston, one of the innumerable variations on Capt. Hawtree, that have been given to the stage since T. W. Robertson wrote "Caste." It seems rather a pity that Carton had not more mental grip and ironic humor. The story is one full of possibilities for the social satirist but the playwright fritters it away with farcical situations and sentimental episodes. Lady Huntworth is on the stage most of the time and the entire burden of the play falls on her. At Winnipeg the piece was judged on only the last two acts in order to bring the piece within the time limit of an hour and a half. This was perhaps unfortunate, because the first act is the most entertaining of the three as is apt to be the case in R. C. Carton's pieces. The performance of Miss Ruby Michie, in the title role, which won for her the Margaret Anglin bracelet at Winnipeg, possesses rare distinction of bearing and charm of speech and expression. The most difficult part of the piece, that of Lord Huntworth, requires a higher degree of subtlety than the gentleman who played it was able to impart to it. Mr. Campbell Becher was, as before, capital in the role of Dorvaston; Miss Mary



ANNA BOYD,
Who will play a character role in "Madame Sherry" at the Princess Theatre next week.

Puddicombe, whose chance really comes in the first act, was charming in the ingenue role; Miss Meta Macbeth was capital in a character sketch; Dr. Pardee Bucke spoke his amusing lines with point and humor as the amorous parson and the stage manager Mr. Hunt made a good "bit" out of the butler's role.

It is interesting to note that a cherished idea of Earl Grey's of which he spoke at Winnipeg, is to be carried out by the permanent committee at Ottawa. It is that of provincial contests in which trials will be held in each of the nine provinces of Canada for provincial trophies, and finally a federal contest in which all the winning companies of the various provinces shall compete. The scheme is a large and imaginative one, but when the territory covered by the contests at Winnipeg is considered, it will be seen that it is one that a committee of energetic workers in each centre of Canada could easily carry into effect. One unmistakable sign of the hold which the trophy idea has at last taken upon the Canadian public is the discussion that has taken place in many newspapers over the recent result. It is a healthy indication when the newspapers start throwing bricks at the judges.

A MOST interesting addition to the numerous books of theatrical memoirs which have of recent years been published on this continent, is "Memories of a Manager," by Daniel Frohman, (The Mussion Book Co., Ltd., Toronto.). Originally these reminiscences appeared in a popular American publication. The records they give of an epoch on the New York stage which has passed away, and the pictures which the volume contains of actors, now famous, as they appeared in their younger days, have the keenest interest for the lover of the theatre and are well worthy of permanent preservation.

Daniel Frohman has always been known as the most artistic of the well known theatrical family of that name. While he was an active producing manager, his name stood in "the Provinces" for a good all round production above that of any of his contemporaries. It is true, that while he conducted the Lyceum Stock Company, which existed from November, 1887, until the spring of 1902, two other famous stock companies for a portion of that time held the field. These were the Palmer Stock Company, which was disbanded in 1893, and the Daly Stock Company, which did not survive the death of its creator in 1899. Neither Palmer nor Daly however, sent stars and productions on the road with the same all round equipment that characterized the productions of Daniel Frohman, and a perusal of this volume shows that at various times, in companies that he managed, most of the good leading men and women of the day, especially those equipped for the effective portrayal of polite comedy, have been attached to his forces. The most ambitious and enterprising of American actors, Mr. E. H. Sothern, stalks in and out of his pages throughout the volume, and Mr. Frohman pays a high and deserved tribute to his intellectual and artistic capacity. The fortunes of Mr. Frohman and Mr. Sothern. From thence onward, the same play, although Frohman is the older man. The foundations of fame and wealth were laid for both of them when Sothern made his debut as a star on May 3, 1887, in "The Highest Bidder," re-written from a piece originally called "Trade," which was left to the actor by his father, the famous comedian E. A. Sothern. From thence onward, when Sothern was not filling time at the Lyceum, the stock company, composed of the most talented and graceful actors from New York and London was playing society plays that were unusually popular successes. Later the delightful English actors, Mr. and Mrs. Kendal, made the Lyceum their American headquarters for five seasons, and from its portals, J. K. Hackett was launched as a star. Within its walls for several seasons all Pinero's new plays had their first nights in America and when Henry Arthur Jones changed his field from melodrama to social satire, it was to Daniel Frohman that he came with his wares. His theatre gradually won a special reputation for taste and gentility in the public mind—a reputation of which Frohman was swift to realize the advantage, and which he cultivated in many ways, for instance, by engaging Mrs. Osborne, the expert

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milliner and dress designer, to devise sartorial effects for the ladies of his companies.

Daniel Frohman seems to have been very cautious in the selection of plays, and never emulated the methods of his brother, Charles, who impulsively "corralled" by cable every success of London and Paris without enquiring into its special fitness for American production. David Belasco was his first stage manager, and with the late H. C. Demille, wrote several popular society plays like "The Wife" and "The Charity Ball," which would not be tolerated by the audiences of 1911. Dion Boucicault expressed his opinion of them as follows: "I cannot write anything so gloomy and long-winded; but, with a band of crepe around my forehead and a white cravat to choke off my inherent love of bright colors, I have taken another flight." Later the witty old Irishman called them "Bertha Clay fireside productions." Nevertheless, they made money for Frohman, until the Ibsen movement of the early nineties set the critics to demanding something more intelligent. As indicative of the change that has come over the popular taste, Mr. Frohman relates that when he produced "Sweet Lavender" in 1889, his audience objected to the fact that the heroine was illegitimate, and the play had to be changed, much to the wrath of Pinero, who nevertheless, needed the royalties. "The Second Mrs. Tanager," also roused a storm of protest, though as Mr. Frohman points out, it is very mild compared with some of the psychological plays that are successful to-day. As a manager, he seems never to have aspired to be a pioneer, but rather to meet the best elements of public taste half way. The long list of his productions begins with the sloppy sentimentalism of the early Belasco, and gradually improves in literary quality. In the matter of acting he always maintained a high standard. He dwells with great affection on two productions of his which were commonly held to have surpassed the London presentations. These were Pinero's comedies, "Trelawney of the Wells," and "The Princess and the Butterfly." Neither, however, was deemed strong enough in its appeal to American audiences to send upon the road. Many anecdotes are interspersed, which are illuminative as to the way plays are built up from the dead manuscript into the living picture, but which rather tend to detract from the mystery that used to envelop the region back of the green baize curtain. The personal allusions are unfailingly kindly and reflect the pleasant philosophic temperament of the writer. The picture he gives of the much maligned Mrs. Kendal, is especially welcome to admirers of that really great artist.

Heater Chas. Smith

THE THEATRES

Miss Percy Haswell and her players will arrive on Sunday from New York. Rehearsals will commence on Monday. The first offering of this distinguished company will be the noted New Theatre success, "The Cottage in the Air," with all the elaborate production intact. The comedy is by Edward Knoblauch, the author of the delightful comedy "The Faun," in which William Faversham was seen recently. Miss Haswell's engagement will commence Monday evening, June 5th, at the Royal Alexandra. The second week the dashy comedy, "The American Widow," will be presented.

Next week at the Princess Theatre "Madame Sherry" is booked for a return engagement, starting Monday, May 22nd, with matinees Wednesday and Saturday. During the engagement played here just three months ago, many were unable to purchase seats, so by special request of his theatre patrons, Manager Sheppard convinced Messrs. Woods, Frazee and Lederer, the producers, that his theatre patrons would appreciate a return engagement next week starting Monday, May 22nd. The cast is the same as seen here before, headed by Miss Marie Flynn, the clever Toronto girl, whose playing of the title role made her famous here in a night. Other celebrities in the case, who also scored personal hits, are Hallen Mostyn, Mortimer Weldon, Anna Boyd, Virginia Foltz, Audrey Maple, Wilmer Bentley, Frank Johnson, and the chorus De Luxe. "Madame Sherry," which is described as a "French Vaudeville." Its theme song, entitled "Every Little Movement Has a Meaning All Its Own," is in the air everywhere, and it is said that the sale of this one song alone has reached two million copies. Other musical numbers are: "I Want to Play House With You," "The Birth of the Butterfly," "I'm All Right," "The Kiss You Gave," "Put Your Arms Around Me, Honey," "The Dublin Rag," "You Can't Argue, Can You No," "We're Only Poor Weak Mortals After All," "Uncle Says I Mustn't, So I Won't," and "The Mad Madrid." Some of the terpsichorean novelties are "The Birth of Passion," "The Love Dance," "Athletic Prancing," and "The Danger Dance." "Madame Sherry" was adopted from the French by Otto Hauserbach and the irrepressible melodies by Karl Hoschna. The large part of the success of "Madame Sherry" is credited to George W. Lederer, who staged the production. The prices, the cast and the production are exactly the same as before.

Although nothing definite has been arranged, there is every probability that the next competition for the Earl Grey musical and dramatic trophies will be held in Ottawa, under the active patronage of his Royal Highness the Duke of Connaught. The Duke has already evinced great interest in the annual competition started by Earl Grey five years ago. He, like Earl Grey, has done something in amateur theatricals himself, and it is said that on at least one occasion the two of them, years ago, had speaking parts in the same play.

Mrs. Barney Williams, a veteran actress, well remembered by playgoers of two and three generations ago, died recently in New York. The maiden name of Mrs. Barney Williams was Maria Fray. She was born in 1828. Besides appearing on the English-speaking stage, Mrs. Williams also acted in French. Her debut on the French stage was made on April 25, 1867. She then appeared at the French Theatre in this city, acting the part of Caesarine Clapier in the vaudeville of "Le Mary dans du Coon." Neither Mrs. Williams nor her husband filled a very prominent niche on the American stage until after their marriage. She became his starring partner, and they filled many important engagements. In 1854 they set sail for San Francisco, where he filled a fairly remunerative engagement at the Metropolitan Theatre in that city. His success there made him more ambitious, and they decided to try their fortunes in London. Accordingly, on June 7, 1855, they set sail for London. The Adelphi Theatre was the scene of their debut, and the piece they selected was "Rory O'More." This play scored a hit from the start and its success induced the Williamses to tour the continent. Then they returned here. Their first engagement was at Niblo's Garden in September, 1859. Mr. Williams afterward became manager of the Broadway Theatre in this city (formerly Wallack's old theatre), and he continued in charge there until April 23, 1869. Mrs. Williams was a sister of Mrs. W. J. Florence, also famous in her day as a comedienne.

The Evening Sun, speaking of Margaret Anglin's marriage, says: "Next to her portrayal of Mrs. Dane, her beautiful sketch of Memi in 'The Only Way' has always been regarded as her finest performance. Howard Hull made his first appearance on the stage in the chorus of 'Florodora' at the Casino during its original run. Subsequently he played a small role with Henrietta Crossman in 'Sweet Kitty Bellairs' and several other productions. He and Miss Anglin met in California last season during the rehearsals of 'Antigone.' He is about 28 years old, and was born in Louisville, Ky. His father, William Hull, has been a very well known theatrical advance agent for many years. Last night Mrs. Hull announced that while her husband had retired from the stage and would for the future devote himself to writing, she had no intention of retiring, but would fulfil her contract with the Liebler company, under whose management she now is, and play a long engagement in New York next season."

The trouble that has been simmering at the Palace Theatre since the return to that hall of those celebrated Russian dancers, Mme. Pavlova and M. Mordkin, culminated last week in extraordinary scenes, says London Society. Ever since their return it has been noticed that the couple no longer danced those double dances which so pleased Londoners on their previous visit. It was rumored that this was due to the fact that M. Mordkin was jealous of the applause bestowed upon Mme. Pavlova. It would seem, however, from last week's "scene" that the lady is at fault. Professional ladies (especially Slavonic ones, and pampered ones at that) are generally very "touchy"; but it should be impressed upon the wayward dancer that she has a duty to the management and an obligation to the public that cannot be allowed to suffer through any quarrel—real or imagined—that she may have with her partner. It is to be hoped that by the time these lines are in print the habits of the Palace Theatre will again be delighted with those duet dances which so thrilled the audiences at previous performances.

No announcement is better calculated to please the patrons of the Gayety Theatre than the coming of Rose Sydel and her well known burlesque organization, "The London Belles." This is one of the most popular attractions on the burlesque circuit, being composed of nearly two score of clever entertainers—exponents of every form of amusement known to variety—including a chorus of twenty-five pretty girls.

NEW STEEL ISSUE.

THROUGH the firm of Pellatt & Pellatt of Toronto there is at present being offered an opportunity for investment which is rather more liberal than any to which the Canadian investor has been accustomed. It takes the form of a 6 per cent. first-mortgage gold bond of Steel & Radiation, Limited. The companies

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included under this title comprise some of the most prosperous commercial enterprises in the country, the principal factors being the King Radiator Company of Toronto and the Expanded Metal and Fireproofing Company, also of Toronto.

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are the TRIFLES that make Fashion-Craft clothes always a success. Heavy padded shoulders as featured by most Ready-to-Wear Shops are here conspicuous by their absence, and natural formed shoulders as shown in the highest grade English or American models take their place. This is but one of the many TRIFLES that place Fashion-Craft in a class of its own.

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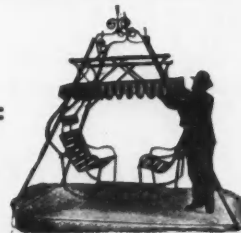
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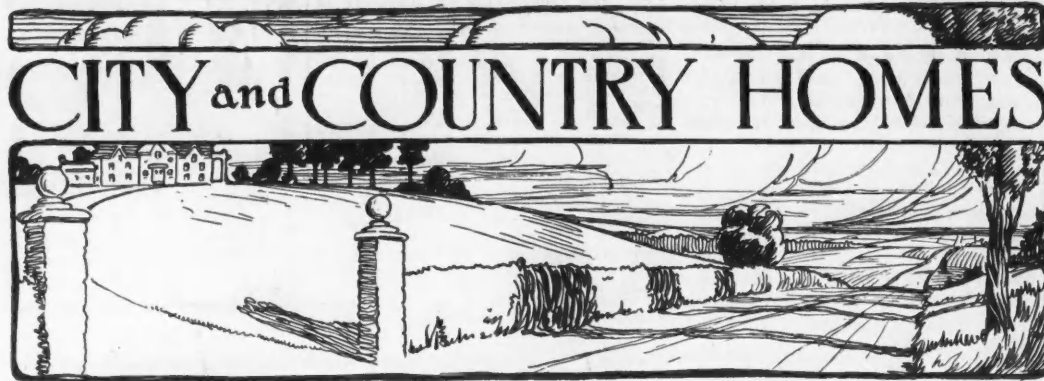
This swing has never before been sold for less than \$15.00, but as long as the present stock lasts you may buy one for \$13.50.

The frame work is all of solid steel and is so constructed that it cannot rust or break. It is an ideal article to keep the children happy and in the open air.

It may be used as a couch or seat, and can be taken down in five minutes and stored in the house all winter.

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Japanese Prints.

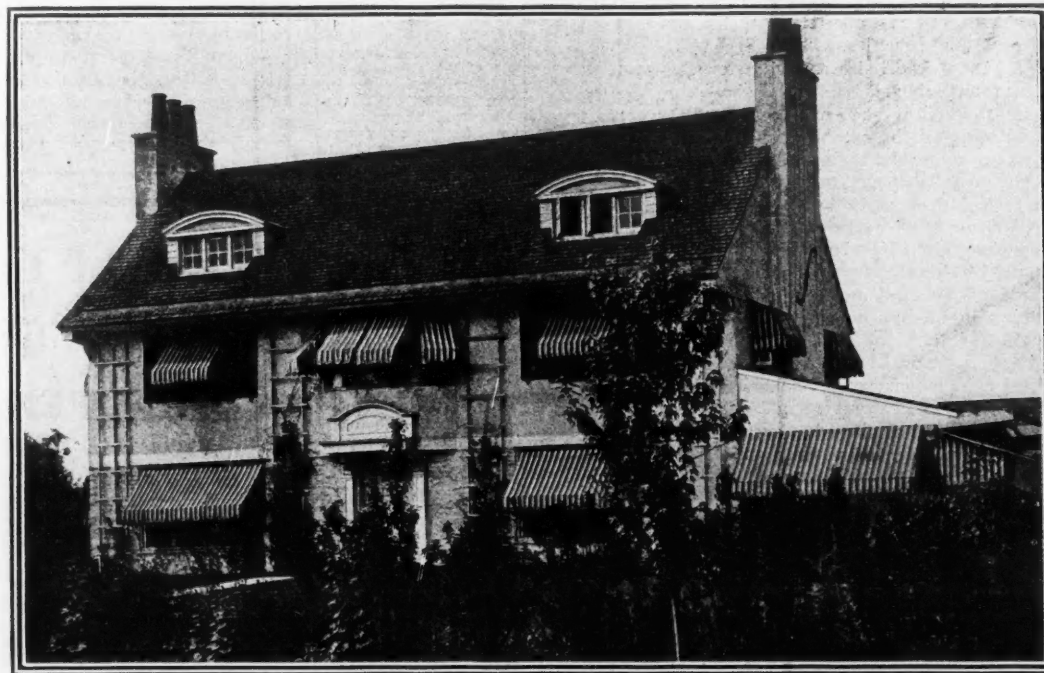
AN art student often hears that some famous painter has been greatly influenced by the study of Japanese art.

He decides to investigate for himself, and learns many facts about this interesting process of work; how the impressions are taken by hand from wooden blocks, the wood being generally of cherry and sawn across the grain; how a separate block is used for each color; how the black outlines upon the prints are obtained by the use of a key block which prints the outlines only and how this key block is sometimes used at first and sometimes the last thing in the making of the print.

He finds the those portions of the block which are to be of one color in the finished *nishiki-e* are first covered

It must be remembered that happy choice of proportion exists in other works of art besides the Japanese print. It is the first element of beauty in all great art, and its subtle influence is marked among the early Italians as well as in much that is modern, but in the work of the Japanese masters this characteristic is more easily traced owing to their mode of execution.

The first cutting of a space into smaller spaces is therefore the primary test of excellence, and in order to achieve the most favorable result, the Japanese artist often draws a mass of sweeping lines upon his paper, vaguely suggesting by these the idea which he wishes to convey. This is then covered with another sheet of transparent paper and selection is made of the most powerful and beautiful lines as seen through the paper, drawing these again upon the second sheet. The ensuing combina-



HOME FOR FAMILIES OF MODERATE MEANS.

This picture of a charming country house of small dimensions is from American Homes and Gardens.

with the proper shade of paint, mixed with rice paste, and that the moist paper after being placed upon the block face down, is rubbed over the back with a baren, a small, hard disc formed of paper enveloped in a bamboo sheath, held in the hand of the worker.

He discovers that as each color requires a separate cut, each one of the blocks must have registering marks to ensure the laying down of the paper in precisely the same position. Finally he notes that no two prints can ever be precisely alike owing to the amount of handwork in the process, and that sometimes the color of different prints from the same set of blocks may vary considerably.

All this increases his growing respect for the Japanese print as the product of a delightful art craft, but he still fails to see why these prints exert so tremendous an influence over great artists whose work, bearing not the slightest technical resemblance to that of the Japanese masters, would seem to be the result of an entirely different point of view. The reason is easily told.

Primarily it is the wonderful relation of spaces in the Japanese print which constitutes its great value to those who recognize this quality; for we are so constructed that aesthetic pleasure is ours when a space is so beautifully subdivided that no one of these spaces can be eliminated without marring the relationship of the whole.

The unerring sense of proportion which the Japanese masters intuitively had may be ascertained by tracing the outlines of the good Japanese prints, thus isolating the spaces from their distracting allurements of dark and light and color, and showing the line forms on which these additional graces are based.

The result of our tracing will be found to be a quantity of finely-related spaces of which no two are exactly alike in area. This well-balanced contrast attracts the eye and satisfies the mind, good proportion being the foundation of all art.



ELLEN TERRY'S GARDEN.

The famous actress has a beautiful country home, and in the picture she is seen with her sister Marion and her favorite dogs.

A brisker breakfast and a brighter one—

SAVE to the betterment of your husband's business several golden morning moments by using an electric toaster. Save to your own enjoyment his cheery "just out of the bath" humor by giving him appetizing, toothsome toast. A slice of bread is crisped to deliciousness in two minutes right on the table and is buttered while hot—the very best toast, which makes the very best breakfast.

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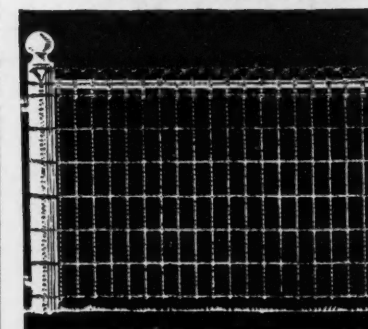
of modern improvement. Built for quality, comfortable, snug nook or stylish parlor. Fireplaces of Milton Pressed Brick are made in various shades, so that your fireplace can be designed in harmony with the prevailing decorative and color scheme of the room in which it is placed. Blue Prints can be furnished embodying your ideas, and any competent bricklayer can easily set up the work.

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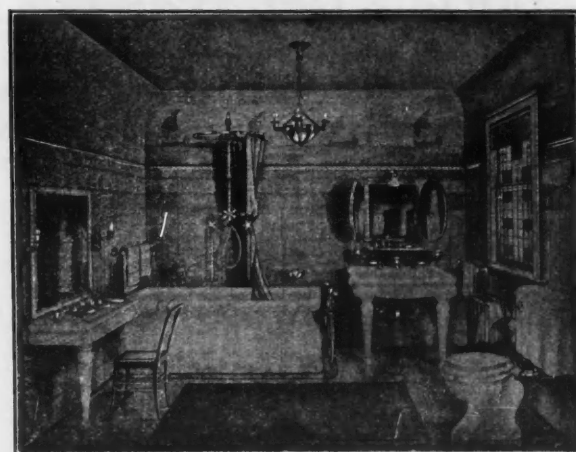
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How Germany Has Solved the Housing Problem.

CHEAP commutation rates to all settlements within a reasonable distance of cities, and small two and four-family houses for working people who would otherwise live in tenements, is the German solution of the tenement problem which is puzzling the authorities in all modern cities. This is possible because the people themselves want it. The home loving German has a rooted objection to herding with hundreds of his kind in one of the large human hives with which we are so familiar in this country, and as a rule he refuses to do it. He prefers the country every time, and, if the nature of his work makes that impossible, he insists on having as much of a home as is possible within city limits.

Dr. Albert Suedekum, the representative of Nuremberg in the German Reichstag and a prominent member of the Social Democratic party, was in New York a short time ago for the purpose of seeing for himself how we handle our municipal problems, especially that of the congestion of population within the heart of the city. The result of his observations was that, in his opinion they do things much better in the German cities, where public opinion is very clear and well defined regarding the needs of the people, and where the people have a fashion of getting what they want in spite of politics. Over there, the municipalities own the railroads and the street car lines, and—what is still more to the point—they also own

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large tracts of land on the outskirts of the city which are used for housing the people who prefer country homes. This land is out of the reach of real estate speculators, so that prices are always kept down and it is available for use at any time.

One reason why it is considered so desirable is the cheapness of railroad and trolley commutation rates for workmen. In the vicinity of Berlin it is possible for a workman to live twenty miles out in the country at a weekly cost of fares of only 40 cents; others, who have not so far to go, need allow only 25 cents a week for travelling to and from work. The contrast between this and the commutation rates to points within the same distance of New York struck Dr. Suedekum as a very important factor in our own congestion problem—this, and the acquisitive spirit of the ever active speculator in real estate.

Where it is necessary for the German workman to live in the city, he can do so with health and comfort by becoming a member of one of the co-operative building associations which put up houses for two or four families. Each one of these stands in its own little garden, and about every twenty houses there is left space for a small park or playground. The co-operative society in Berlin, of which Dr. Suedekum is trustee, has built a number of these houses in the same districts formerly occupied by tenements, and the rental, although lower than that asked for much smaller accommodations in the old tenements, is affording a good return on the capital invested. The charge is 460 marks for an apartment with a large kitchen, which is also the living room, two bedrooms, a scullery and a bath, as against the former charge of 500 marks for one room and a kitchen, without any bathroom.

These building associations are greatly helped by their power to command cheap capital through the Workmen's Compulsory Insurance system. The capital of this fund now amounts to over a billion marks, of which 658,000,000 marks have been laid out in the building of workmen's houses. The interest charged on this capital is only 2 per cent, but an additional 1 per cent. is paid annually to furnish a sinking fund. The workman may sell his equity in this property at any time, and almost the only restriction placed on him by the building associations, through whom the capital is lent, is that his family shall take in no lodgers. The precaution has acted as a most effective means of preventing congestion. The houses may be built in either city or country, according to the needs of the home-builder, care being taken to keep the cost easily within his means in both cases.

Some German workmen, however, have solved their own problems without joining a building association. For a small yearly sum they rent a bit of ground in a vacant lot, either the whole lot or a portion of one, and raise on it some of the vegetables used on the family table. In some German cities there are many groups of vacant lots planted with orderly rows of vegetables, and perhaps an arbor where the worker may rest.

Country House Furniture.

SHOWN in conjunction with the new exhibits of reed furniture variously called willow, rattan cane, etc., and designed principally for country houses are sets of furniture made of painted wood treated with a preservative which protects the paint. At present this furniture is shown in buff and in dull pastel blue only. It is ornamented with fine tracings of a darker shade of the same color.

A high backed sofa, roomy armchairs, high backed chairs without arms and a round or square table go to a set and there are chairs which are sold separately. The buff design is especially liked for living rooms and foyer halls, its lines being dignified and bold. The blue designs are similar except for a band of lattice work made of quarter inch strips of the wood, which crosses the back of the sofas and armchairs.

Of the smaller chairs one has a back consisting of three three-inch wide panels which taper to less than two inches where they join the seat. The middle panel is taller than the others and each curves into a tall, round scallop at the top. Another chair has a back formed of a wider centre panel bounded on either side with a much narrower panel, the three ending in one tall pointed round at the top.

In one respect chairs and sofas of all designs are alike, each seat, or rather the centre of each seat, is made of plain black imitation leather over which is a removable cover made of a stout, pale ecru hemp material decorated in colors. The cover spreads over the entire seat, leather and woodwork and is hooked to eyelets at the corners.

Furniture of much the same pattern that is large, roomy and simple in design is made of painted wood combined with rattan, the latter introduced as panels to the seat and back. These are of straw color or they match the woodwork. Thus a big white armchair had part of the seat and the lower half of the back made of closely woven straw color rattan and in another chair of similar

design the rattan was enamelled white. A third was trimmed with tan color rattan.

Sets of plain grey wood are mounted with white cane and white reed seats, and like the others described they are included among the willows, reeds, rattans and canes, all members of one family. The finest of this furniture is among the fashionable materials for summer furnishings.

Architecture To-day.

AT present there are very few commissions given for designing cathedrals, palaces, or other large monumental works. Comparatively few opportunities now await the budding genius of an Inigo Jones, a Wren, a Pugin, a Soane, a Haussmann, or even an Adam or a Van-



HOME OF SIMPLE DELIGHTS.
A picture taken on the streets of an English village.
—Country Life.

burgh. No new styles, we fear, can be created, and few new buildings designed, which shall awake the wonder and admiration of the world. The present needs of architecture would seem confined mainly to building city flats, suburban houses, and country cottages. The great middle and working classes are to-day the chief patrons of architects, or at least causes of their employment. The chief opportunities for the display of their art are occasioned by the now increasingly popular so-called garden cities, and the ever-present demand for workmen's dwellings and laborers' cottages. Nor need the artistic, highly trained architect despise these objects because of their apparent humbleness. There can be as good architecture—design, plan, suitability to object and surroundings, appropriateness of material, workmanship, and relation of cost—in a gamekeeper's cottage as in a prince's palace. Leaving out churches, chapels, and halls (and how not to build them can best be seen by some of the hideous monstrosities of the eighteenth and early nineteenth centuries) there exists now a demand for modern dwelling houses, not costly, but comfortable, appropriate, and as pleasing to the eye as the circumstances will afford. The long, ugly rows of suburban houses, badly built of poor materials, either vulgarly rococo or plain to hideousness, with badly lit rooms, ill-fitting windows, and mean forecourts, and dirty backyards, which characterised so much of the Early Victorian period of town building, must disappear. Under newer and better laws such disgraces to civilisation are happily impossible, at least so far as new houses and new streets are concerned. But while town planning and elevation designing are now being looked after much better than they were even but a short time ago, there is still room for good internal designing.—The Queen.

John W. Beatty, M.A., director of the department of fine arts in the Carnegie Institute, Pittsburgh, is a painter and etcher whose work has been highly praised at home and abroad. One of his paintings, "Plymouth Hills," a Massachusetts landscape subject, was purchased for the National Gallery of Art, Smithsonian Institution, last year, and it will be one of the works comprising the American group of paintings to be sent to the International Exhibition of Art and History in Rome this year.



SMALL HOME FOR FAMILIES OF MODERATE MEANS.
Picture of a country home of small dimensions, reprinted from American Homes and Gardens.



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THE FIRST GAS MAN died a pauper because people were prejudiced against his invention.

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To smokers who have tried "NOBLEMEN" Cigars, the "alleged" superiority of "imported" brands is as much a relic as the stage-coach and the rush-light. It is a thing of the past.

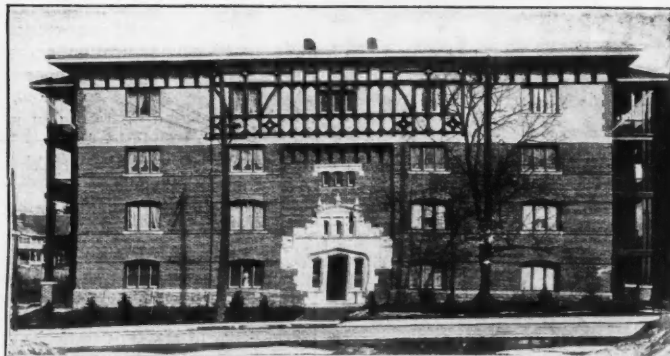
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Empire Building

(Continued from page 3).

themselves desire. While these relations now are legally loose, morally they are strong; we know we can rely upon them. If any Dominion in the group of Dominions can show a way to improve the relations and bring the Mother Country and the Dominions closer together so that we might combine for various purposes, so that we might have more unity in legislation for purposes which are common, so that we might utilize one another's resources for defence, I can assure you that it will receive a most sympathetic reception by the Mother Country, and I hope we shall be able to make out a basis for some practical constitutional scheme—(applause)—though I think it is rather from the Dominions themselves that these schemes should proceed. At any rate, I am sure of this, there is no use doing anything until the time is ripe, and everybody is prepared to go heartily into it.

Now, there is one other question that I would like to say a word to you on: Canada has two ways of serving the Empire; the one which she alone could use is that of developing her internal communications, as she is doing. Canada is the only part of the Empire that rests upon two oceans. You are washed by the Atlantic on the one side and the Pacific on the other, and a great Bay and the Arctic on the north. You are linked up from sea to sea with great transcontinental railways, and this is a great service to the Empire. I do not know anything more important than that we should have rapid transportation through a country, a British possession, such as Canada. And when the country becomes more populous, it will be a strength to the Empire; and when that population has reached—as it will in the lifetime of many here present who are still in middle life—perhaps forty or fifty millions, you will be an immense power in the world. This is of immense importance, but if I thought there was any danger threatening the Mother Country, I should desire that the building of the transportation lines should be more rapid still; but I do not look upon the position of the Mother Country at the present moment as one of danger. I do not believe she was ever stronger or safer than at this present moment; I do not believe she has an enemy in the world. I do know that she has no quarrels on her hands, and she is on better terms with most countries than ever before, therefore it is not in any sense of anxiety for the Mother Country that I desire to see Canada develop her internal means of communication, but because of the benefit it will be to all the other parts of the Empire. The Mother Country is happy in knowing that she has such strong, vigorous children growing up around her.

It has been stated that it is a difficult thing to maintain communication across Canada, as a considerable part of the distance is through a wilderness, but owing to recent discoveries that have been made in northern Ontario, discoveries of mineral and agricultural areas, we learn, on good authority, that there is a splendid tract of land in that northern part of the country, which I am told is about 300 miles long by about fifty to sixty miles wide. Now, this is a fact of great importance in the making and maintaining of communication across Canada. You are not bound, as was hitherto supposed, to go through miles of uninhabitable wastes separated from the most vital or thickly populated districts, but now you will have a large agricultural population at one end and a large mining population at the other, making practically a habitable area almost the whole way from the Atlantic to the Pacific.

Now, I turn to another feature in which all self-governing Dominions may share for the good of the Empire, and that is in asserting for themselves in even a fuller measure their privilege of entering into the Imperial service. All Imperial service, as you know, is just as much open to you here in Canada, for instance, as though you were born in Great Britain, as everything here is open to those of us born in Great Britain. I would like to see Canadians take a greater share in the diplomatic service and the civil service at home; and I think similarly, a larger number of Canadians should offer themselves as candidates for Parliament in the old land, and get seats there. It would work out advantageously all round, for you can readily see that the English, Irish, and Scotch members in the House would have a far more intelligent grasp of Canadian affairs when a member of Canada rose in his seat and spoke from knowledge received first hand. We have four or five members from Canada in the British House of Commons now, and I hope to see their numbers increasing.

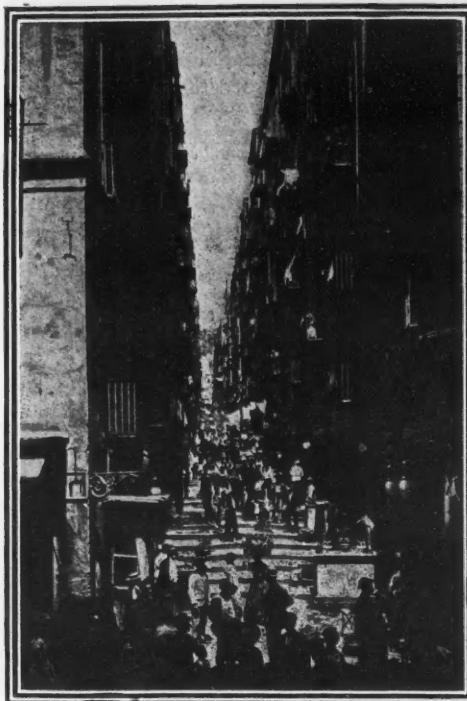
There is one important branch of the Imperial service in which I want to enlist your interest by suggesting that a greater number of Canadians should enter the Indian and Colonial service; also, that you should all take a lively interest in what goes on in the Crown colonies—above all in India. India belongs just as much to you as it does to Great Britain. India was conquered by the British sword—much of it before there was a Canada, and the rest of it when Canada was small comparatively; but your ancestors who were then in England, Ireland, or Scotland, did most of the conquering, therefore, you are entitled by your hereditary rights as well as by your partnership in all that is Imperial to take an equal interest in anything connected with India.

There was nothing very remarkable about the British conquering India, because after all it was a conquest achieved by a civilized people, with civilized weapons, with civilized strategy, and by men of eminent ability, such as our Duke of Wellington. It was a conquest achieved by these men over a comparatively backward race, but what I am proud of is the way in which India



THE JUSTICE: "AHM-ER-AND WHICH IS THE PLUSHING-BRIDE?"

—Mayer in New York Times.



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has been ruled. At the very outset, in the days of Clive and immediately following, in the days of Hastings, we did not act in an altogether disinterested manner in India, but from the end of the last century, and partly during the nineteenth century, we have set ourselves to govern India in a way which it may safely be said, no conquered people have been governed before. We have governed India for the sake of her people; we have governed it partly out of a desire which every intelligent, capable man would wish, who wants to see things well done. We sent a great many able men to India with natural English instincts, civilized men, who wanted to do things the way a capable and efficient Government would desire. These men were imbued with the English ideas of justice and equality. They wanted to extend the full rights of citizenship to the natives of India; to protect them from unjust taxation; to improve the state to which the evil habits of the natives had brought them; to have cruelty discontinued; to establish good order; to police the country properly; to see that everyone had the same kind of protection and security as far as possible as we have at home; and that has been achieved in an extraordinary degree, and an Englishman may now travel with perfect safety alone in almost every part of India. I remember on one occasion starting upon a journey in India with two or three native servants, and going by a road which ran for three days' journey along the edge of an independent state among the Himalayas. When I asked whether I should go on, my friend smiled, and said: "If you are known as an Englishman, you have ample protection wherever you go in India."

THERE never was a great and populous country which has not been the prey to disorder, anarchy, robbery—there never was such a country brought to such a condition of order and security as India has now. That there is occasionally some disaffection and trouble of some form, cannot be denied; but I think that we may feel this, that if we continue—as I am sure we shall—to give some proof of our desire to do right, and protect and help the people we shall have the great mass of the people with us.

I think all the sensible people in India know that, if by any possibility we were compelled to leave India, the result would be disorder, robbery, murder, anarchy, and destruction from one end of the country to the other. That is what existed before we came, and that is what would exist if we left. It is to the interests of the people of India and all the people we have, that we stay there and do as we are doing; and I hope that there will be no differences of opinion anywhere, in any part of the Empire, about us maintaining the government and rule which we owe to the people of India for their own sakes more than for ourselves. That is the principle under which we have always acted. We feel that to be the only position we can take, and cannot help but discharge that duty. By preserving that spirit we shall, I feel, have the sentiment of India with us, and that more and more, as knowledge and education spreads among them, they will recognize that never in that region have they had anything like the peace and prosperity we have given them, and the best they can wish is that we may continue to give it to them.

I want you to feel the same kind of interest in India, and in the excellence of our rule there that we in Great Britain feel; and I hope that, more and more, Canadians will enter the Indian service, and that you will take the same sort of interest in India which we take in Great Britain. If I were to ask what some historian a century hence would say had been the achievements of Great Britain and the Empire in the world, I think it would be this: that we have been a great exploring people, that we have been a people who by settlement and commerce have spread civilization, and the first people who ever laid down the principle of ruling for the sake of those who were ruled. We ask all you self-governing Dominions, we ask you in Canada—the greatest of the self-governing Dominions—who are likely in the years to come to be far greater than even you are now, we ask you to join us and help us in this task—one of the greatest tasks that God ever laid upon a nation. Let us all rise together to the height of that responsibility.

Edwin A. Brown, known as the "millionaire tramp," has returned to Chicago after a two-year tour of the United States, during which he visited every large city and many of the smaller ones, disguised as a "hobo." He has concluded his investigation of sociological conditions that took him from his wife and home, and having obtained the knowledge he sought, the country-wide study will be published in book form. He is a cousin of W. C. Brown, president of the New York Central railroad system.

Mme. Sembrich is the wife of Herr Stengel, who used to be a piano teacher at the conservatory at Lemberg. He is a bright-eyed and gray-bearded little man, who speaks somewhat broken English, but who, like his wife, is able to carry on a conversation in almost a dozen languages. Somewhat her senior in years, he has spent his life travelling with the singer, and they have often been pointed out as one of the most devoted couples in public life.

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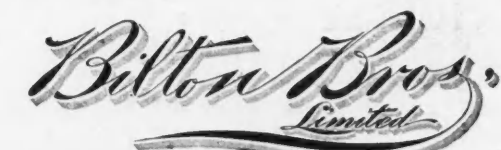
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Anecdotal

ON one occasion an English gentleman called to see Lord Westmoreland on particular business. He was at breakfast, and, receiving him with his usual urbanity, asked the object of his visit. The gentleman said that he felt somewhat aggrieved, as he had brought an official letter of introduction to him from the Foreign Office, and, having learned that his lordship had given a great dinner the night before, was surprised and hurt at receiving no invitation. Lord Westmoreland exclaimed, with his usual heartiness: "God bless me, sir, I am really quite distressed. I think I received the letter of which you speak. I will send for it." Accordingly, the letter was brought to him, and, on reading it, he said to the stranger: "Ah! I thought so. There, sir, is the letter; but there is no mention of dinner in it," on which the gentleman rose and backed out of the room in confusion.

DURING Speaker Thomas B. Reed's later years he went one night with a companion to the Portland Club, where they hung their coats in the cloakroom and spent the evening talking politics. When they went to get their overcoats on leaving, Reed's friend thrust his hand in the pocket for his gloves and pulled out a pocketbook that was not his and which some one had put in there by mistake. "What shall I do?" he asked Reed. "If I go around the club with a pocketbook in my hand it will look strange." "That's all right," said Reed. "Keep the pocketbook and set the coat again; we'll go back in the smoking-room."

A BOSTON woman who attained much prominence in the campaign for women's suffrage, once said at a public meeting that she thought T. B. Aldrich was effeminate. The remark was repeated to Aldrich as a joke, whereupon he very dryly remarked: "Yes, so I am—compared to her."

ON the day when the courier brought the news of the signature of the peace of Amiens, Talleyrand thrust the impatiently awaited document in his pocket, went to the Emperor, and engaged him in current affairs. When they were all disposed of he said: "Now I have good news for you. Read!" "And you could not tell me this immediately?" exclaimed the astonished Napoleon. "Certainly not, for then you would listen to nothing else."

ROSSINI, after finishing his great work, indulged himself in a long period of leisure, and did not write a line of music. A friend once called on him and found him writing his autograph, with a sentiment, at the bottom of some photographs of himself. One of these read: "To M. Pillet Will, my friend and my equal in music." "What!" cried the visitor. "You are not serious? M. Pillet Will is not your equal in music." "Certainly he is—since I am doing nothing," explained Rossini.

AN Englishman, an Irishman and a Scotsman were represented as looking through a confectioner's window at a beautiful young lady serving in the shop. "Oh," exclaims Patrick. "do let us be after spending half a crown with the dear creature that we may look at her more conveniently, and have a bit of a chat with her." "You extravagant dog," says George. "I am sure one-half of it would do just as well. But let us go in by all means. She is a charming girl." "Ah, wait a wee," interposed Andrew. "Dinna ye ken it'll serve our purpose just as well to ask the bonnie lassie to gie us two sixpences for a shilling and inquire where Mr. Toompson's hoose is and sic like? save the siller."

IT is said that once when Reginald de Koven was touring the country he found himself in the town of Dayton on Sunday. They told Mr. de Koven that an Episcopal church in the neighborhood had a superb organ. Accordingly, he went to that church, ascended the organ loft, and sat beside the organist during the morning's service. "You seem to know something about music," said the organist,

in a condescending way. "I'll let you dismiss the congregation, if you like." "Why, yes," said Mr. de Koven, "I would like that very much." Accordingly, at the end of the recessional, he exchanged places with the organist and began to play Mendelssohn's "Spring Song." He played beautifully. The Dayton people, enthralled by the wonderful music, refused to depart. They sat in rapt enjoyment, and after the "Spring Song" was finished Mr. de Koven began something of Chopin's. Suddenly a heavy hand was laid on his shoulder, and he was pushed off the music stool. "You can't dismiss a congregation," said the organist impatiently, "watch and see how soon I'll get them out."

A HUNDRED years ago Jeremiah Atwater was a leading New Haven merchant, buying his supplies

in a condescending way. "I'll let you dismiss the congregation, if you like." "Why, yes," said Mr. de Koven, "I would like that very much." Accordingly, at the end of the recessional, he exchanged places with the organist and began to play Mendelssohn's "Spring Song." He played beautifully. The Dayton people, enthralled by the wonderful music, refused to depart. They sat in rapt enjoyment, and after the "Spring Song" was finished Mr. de Koven began something of Chopin's. Suddenly a heavy hand was laid on his shoulder, and he was pushed off the music stool. "You can't dismiss a congregation," said the organist impatiently, "watch and see how soon I'll get them out."

He met her one night at a reception and asked her to go to the theatre with him. She accepted, and as they liked each other, they went again later. Then it got to be a weekly occurrence.

Finally he got to thinking that he was solid enough with her to go out between the acts, and so he did. For



'Arry: D'ear 'ow I done that sawny kipper down a bit uv a argyment up The Crown? Y'see, 'e was stickin' up for them dirty foreigners' ideas o' fair, an' just as 'e's in the middle uv it I shouts out, "Look at yer beer." 'Course, round goes 'is 'ead; then I fetches 'im such a biff over the ear-'ole. 'Eavens! I could 'ear the blessed barful fairly roarin' 'as I 'opped round the corner.

in Boston and receiving them by vessel. Among other goods received were several casks of nails, one of which, on opening it, under a layer of nails at each end, was found to be filled with silver dollars. Mr. Atwater, who was a conscientious man, immediately wrote to the Boston merchant that there must be some mistake in the invoice of nails, as one of the casks contained other articles besides nails. He was promptly informed that the nails were bought for nails, sold for nails, and nails they must be. Forthwith, Mr. Atwater had a basin made of the silver, and presented it to the Centre Church, where it has been used in the baptismal service from that time to the present.

JOHN LANE, the well-known publisher, said at a literary dinner in New York:

"As an editor I find nobody so per-

several weeks he worked this and met with no rebuff. But she was thinking a lot, even though she wasn't saying anything.

One evening she said, "Why don't you go to the smoking room to smoke instead of going to the lobby?"

"Is there a smoking room inside?" he asked.

"Of course. You always say that you are going out to smoke, and it seems so useless to have to take your hat and coat every time. And if you thought of it beforehand you could buy those cigarettes that you seem to like—the ones that small like cloves, you know—before you come."

He is wondering if she is as wise as it seems, or as innocent as it appears.

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The Bookshelf

"The Cabin," a narrative. By Stewart Edward White, author of "The Mountains," "The Silent Places," etc. Illustrated from photographs. Published by the Munsion Book Company, Toronto.

THOSE who are acquainted with Stewart Edward White only as a writer of tales, have missed the best part of his work. As a matter of fact, Mr. White is not properly a novelist at all. The machinery of a plot hampers him, he lacks dramatic power, and in the depiction of emotion and sentiment he is more than usually wooden. But he knows about mountains and about rivers; and he is an expert in the difficult craft which they teach. He is at home in the wilderness; and he writes of it with rare knowledge and sympathy. And so whenever he chooses to tell of the trails he has travelled and of the camps he has pitched, whenever he is satisfied to tell the story of his own personal experiences in the silent places of the earth; there is no American writer on such themes who is better worth listening to. It is such passages in his novels that give them their only serious claim to attention;

are out! Time as a dimension does not exist; its passages cannot be realized; its duration cannot be savoured. And the residuum of the days is so small. Pleasures enjoyed dissolve away. Only remain the things accomplished, and they are few. In the presence of the Trees we look upon the poor little handful of accomplishments our eight months have left us, and we are ashamed.

"Little by little the commonplace, rich philosophies come back to us—the value of small things; the stability of the object created, even though it be but a new broom-handle; the importance of taking advantage from routine work, since there is so much of it to be done, the desirability of fixing your enjoyment on means rather than ends, for means occupy the greater hours and the ends are but moments. These things from one point of view are tiresome, from another they, like all the simple philosophies of life, are vases whose beauties show only when they are filled with experience and dear-bought wisdom. In the hurry and

to be obtained within its widespread boundaries. The "Annual" is intended to be a book of reference upon all these matters connected with the Dominion—so far as so huge a subject can be compressed into so comparatively small a space. Certain classes of information, such as, for instance, the memberships of the Dominion and Provincial Parliaments, the personnel of Government Departments, the Army List, and similar subjects, have not been included, as these are already to be found in several other works of reference published in Canada itself. The space has been devoted to pen and camera pictures dealing with every phase of Canadian life.

"The Ideal Garden," a book of suggestions. By H. H. Thomas, editor of "The Gardener." With 16 colored plates and 96 illustrations from photographs. Published by Cassel and Co., Toronto. Price, \$1.75.

THIS handsome volume is particularly timely just now, and I would recommend it, not only to those about to lay out a garden, but to all

ing them through the northern pine forests amid blizzards and lumberjacks. Miss Comstock has adopted the latter style. Her heroine is born in the northern woods, and the descriptions and atmosphere—such as they are—are more suggestive of the borderland between Quebec and Ontario than any other place I can think of. Joyce loves a handsome, superior sort of person, who lives in the little village of lumbermen. But he turns pale in his struggle between passion and duty, and suggests that she should marry someone else. So she marries Jude, a lumberman, who frequently displays a vulgar readiness to beat her. But it all comes out right in the last chapter—that great judgment seat before which the good and bad characters of fiction all come unerringly into their own. A rather ordinary story, told in a decidedly ordinary way.

"The Road to Avalon," a romance. By Coningsby Dawson, author of "Murder Point," etc. Published by the Munsion Book Company, Toronto. Price, \$1.25.

M R. DAWSON seems to have adopted as his models for this story the authors of "The Grand Cyrus," "Sir Amadis de Gaul," and those interminable romances with which people bored themselves to extinction in the days before novels had been invented. But a generation whose reading consists chiefly of detective stories and baseball percentages can hardly be expected to take much interest in a romance of King Arthur and the Round Table. As a result, Mr. Dawson's young charcoal-burner in the Forest of Bedgraine, who rides out to discover the City of Avalon, and who comes back as the reincarnation of the late King Arthur, is about as impressive as a tin-clad warrior in a pageant. Not even his sojourn amid the naughty enchantments of naughty Lilith can awaken the reader's interest. The trouble is, we have outgrown knights.

Tom Folio

Some one recently asked a friend of Gertrude Atherton's where Mrs. Atherton's permanent home was and the enquiry was met with the reply, "I do not know and I doubt if Mrs. Atherton herself does." The author of "Tower of Ivory" is an inveterate traveler, as a record of her movements this season would indicate. Last autumn she was in California. Then she went to New York, left shortly for the South, where she spent a part of the winter, returning to New York again, and she is now in England. Doubtless she will visit Munich the scene of her latest book, before returning to America in the fall to see the rehearsals of the play which she has written for Mrs. Fiske. Mrs. Atherton is probably as much at home in London and Munich as she is in New York and San Francisco.

Ten years ago Mrs. Lawrence Turnbull's historical novel, "The Golden Book of Venice," won high praise from discerning critics, and it has remained one of the most fascinating works of that period. Mrs. Turnbull has now returned to the field which her studies had made familiar, and in a new work, "The Royal Pawn of Venice," makes the beautiful Caterina of the Ca' Cornaro her heroine. The novel will be published this spring by the J. B. Lippincott Company.

Paul Heyse has given a great part of the Nobel literary prize which was bestowed on him last year to various German and Swedish philanthropic institutions and societies. In addition he has contributed 10,000 marks to the Munich branch of the Schiller Foundation, 5,000 marks to the pension fund of the German Society of Journalists and Authors, 2,000 marks to the sick fund of the Munich Newspapermen's Society, and 1,000 marks to the German Society for the Prevention of Cruelty to Animals.

Thirty thousand copies of "The Life of Governor John A. Macdonald," of Minnesota, have been sold and the demand continues. This encouraging interest in a unique and forceful character is, of course, in no small degree creditable to the authors of the biography, Frank A. Day and Theodore M. Knappen.

NEW BOOKS WORTH WHILE

MEMORIES AND IMPRESSIONS, by Ford Madox Hueffer—Entertaining recollections of the Pre-Raphaelite Brotherhood.

THE UNTAMED, by George Patullo—Stories of animals and ranch life in the great Southwest, by a young Canadian writer.

FROM MEMORY'S SHRINE, by Carmen Sylva—A book of reminiscences by a queen, who is also a charming woman and gifted writer.

MAKERS OF CANADA, index and dictionary—A work of reference on Canadian history which should be on every library table.

THE WORLD OF LIFE, by Alfred Russel Wallace—The summing up of a lifetime of scientific investigation and serious thought.

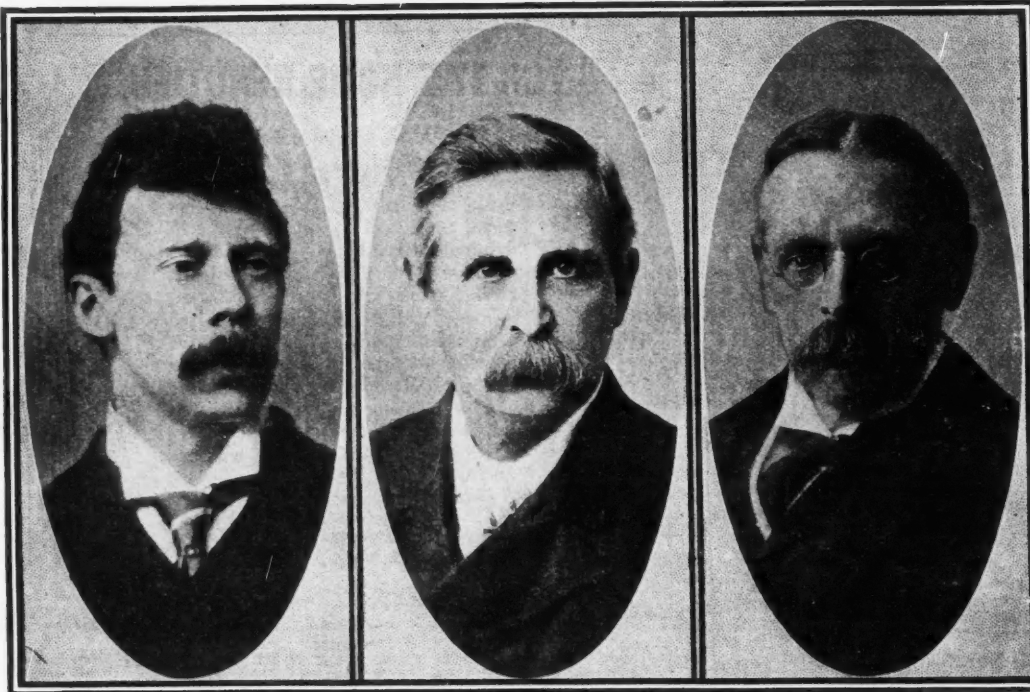
BRAZENHEAD THE GREAT, by Maurice Hewlett—Fantastic chronicles of a mediaeval soldier of fortune.

LIFE OF JOHN OLIVER HOBBS, by John Morgan Richards—The life and letters of a famous novelist and unhappy woman.

DENRY THE AUDACIOUS, by Arnold Bennett—How a genial and amusing rascal rose to be Mayor of Bursley.

ONE WAY OUT, by William Carleton—The absorbing story of a New Englander who started life at thirty-eight as an immigrant.

MARIE-CLAIRE, by Marguerite Audoux—A delightful idyll of childhood, convent, and the country.



THREE DISTINGUISHED ENGLISH WRITERS.

Reading from left to right they are: Sir Arthur Quiller-Couch, novelist; Austin Dobson, poet; and Edmund Gosse, critic.

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and it is its entire devotion to this theme which makes his latest book, "The Cabin," one which no lover of the out-of-door should miss reading.

In this book Mr. White tells the story of the cabin which he and Billy built in the Sierra Nevada mountains—Billy presumably being Mrs. White, who almost always accompanies her husband on his excursions. It was a long and weary road to the little meadow among the sugar pines up on the mountain side. But it was well worth it when they got there; so much so that they built the cabin there, using an already existing shack as the foundation. And to it they have returned summer after summer since then. And the book gives the interesting story of the manner in which little by little they fashioned for themselves the conveniences of life; it tells of the friends who occasionally visited them, and the neighbors—miles away through the mountains, and also the casual passers-by, some of them the sort of person that wisdom and western etiquette forbid one to question on personal matters. It also tells of Tuxana and the other dogs of the camp, of the horses, and of that most estimable of little mules, Flapjack. That fine old character California John, the Ranger, figures in the story occasionally as an interesting episode, and he expounds at intervals the simple wisdom of his philosophy of life. And permeating the whole story is the atmosphere of the mountains; all about one are the mighty shadows of the big trees. This is the message which they bring to the author. The passage is typical of Stewart Edward White at his best, and it is well worth reading at length.

"Each summer when I return to the Cabin, and look about at the well-remembered aspects of our woodland, the intervening eight months shrink painfully as the measure of life. It is but yesterday that we packed our belongings, locked the cabin door, and trailed down the mountain to civilization. Yet I am eight months older, have remaining to me just that much less of life. And the realization comes to me that the succession of summers will be like the succession of days here—where one sees the Dawn Tree gilding with the sunrise, and, behold! it is night and the stars

confusion of life the vases are empty."

"The Practical Flower Garden," a book for flower-lovers. By Helena Rutherford, author of "A Woman's Hardy Garden," etc. Illustrated with color plates and from photographs. Published by the Macmillan Company of Canada, Toronto. Price, \$2.00.

THOSE who have a garden, those who are laying one out, and those who merely like to read about it, would all find much to interest them in this book. As its name indicates, it is a practical book for practical gardeners; but it is so attractively gotten up and so beautifully illustrated that it would appeal to anyone who likes flowers. From the practical point of view, the book is especially useful to gardeners in this country, as it is written by a New England woman, giving her experience of practical work in the garden during the past five years. The conditions in Eastern Canada are very similar, and so the account of her experience should prove of great assistance to gardeners here.

"Canada To-day, 1911," an annual review. Published by the illustrated weekly, "Canada," Kingsway, London, W.C. Price 25 cents.

THIS handsome publication is a valuable and interesting work of reference on Canada, and it is also a triumph of cheap publishing. In fact, the 25 cents for which it is sold would hardly cover the actual cost of production. It is the first number of a projected annual review; and "Canada," the illustrated weekly which has already done so much to impress the British public with the resources and opportunities of this Dominion, deserves great credit for so successful a beginning to this notable enterprise. In the 208 pages of the volume will be found a resume of the principal features of Canadian development during recent years; a short account of many phases of Canadian life; information of value to the investor, whether he have thousands or merely a few hundreds at his command; numerous statements regarding the openings for immigrants; articles showing the sound financial position of the Dominion and the development of its great industries, and descriptions of its natural resources, its beauties, and the excellent sport

who are interested in flowers, and who like to read about gardens and look at pictures of how beautiful they may be made. This is a book which should appeal not only to the practical worker who is looking for suggestions, but to the humble amateur as well, who cannot boast even a pot of geraniums on the window-sill. The aim of the writer is to show how a result may be achieved worthy of the gardener's dream. It brings to his notice plants and flowers that are indispensable in a perfect garden; and points out certain by-ways of gardening in which greater pleasure may perhaps be found than in the well-worn highways of the gentle craft. It also gives a review of six months' work in the outdoor garden, and furnishes valuable suggestions for many of those matters of detail which frequently mystify the amateur gardener. The book is filled with beautiful illustrations, especially a series of very fine color-plates, which help to make it one of the handsomest volumes of the kind among recent publications.

"The Red Thumb Mark," a detective story. By R. Austin Freeman, author of "The Golden Pools," etc. Published by the Munsion Book Company, Toronto.

AS a detective story this book is not an overwhelming success. The plot is hackneyed, and there is little in the telling to give it that speed and snap which all good detective stories should possess. But the explanation of the manner in which the thumb-mark was forged is most ingenious and thoroughly interesting; as are also the accounts of the methods and investigations of Thorndyke, the scientific sleuth. The explanations, however, become at times a trifle too technical.

"Joyce of the North Woods," a novel. By Harriet T. Comstock, author of "Janet of the Dunes," etc. Published by the Munsion Book Company, Toronto.

PARTICULAR localities become at times very popular with novelists as a setting for their stories. There is a run on them, as it were. Just now the two most fashionable shades of local color are the desert shade and the northland shade. Those novelists who are not taking their heroines across the golden sands of the Sahara in the company of noble-looking Bedouins, are chasing



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Ordinary Size
A shilling in London.
A quarter here.

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By R. S. JENKINS.

A delightful story which describes how a young American became Canadianized. Price \$1.25 postpaid

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The GILLETTE Is An Economy Not An Extravagance

Because a fairly good open-blade razor can be bought for two dollars, while a GILLETTE costs five, have you concluded that the GILLETTE is an extravagance? It is not.

The open-blade costs you \$2.00 to buy and at least 25c. a year to keep honed and in condition. Total, \$2.25 for the first year.

The GILLETTE, with 12 double-edged blades, costs \$5.00, and a second box of blades (should your beard be very tough) adds \$1.00. Total, \$6.00 for first year. Difference \$3.75.

Looks bad for the GILLETTE, eh? But wait! The three-minute GILLETTE will save you 5 to 10 minutes every time you shave. Put it at 5. That's over three working days a year. Isn't your time worth over \$1.25 a day?

When you're nearly late for the train or an important engagement, the five minutes which the GILLETTE saves you is apt to be worth several times the whole cost.

Then there's the comfort of the clean, cool, easy GILLETTE shave—worth in itself several times the difference in price.

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Dougherty Heard From Again

NEW York's new chief of detectives is George S. Dougherty, a man well known to Canadians as the officer who on behalf of the Pinkerton agency rang the whole gang of Napanee bank robbers to earth, 1898, and was the subject of many slanderous and untruthful attacks by the press of Eastern Ontario. The Evening Post of New York, which is not a journal giving to gush about detectives recently devoted two columns to a sketch of his career and regards the appointment as a good one. It says:—

For the second time in a year New York has acquired as chief of detectives a man of unquestioned skill and experience as a trailer of criminals. George S. Dougherty, admittedly the most successful "Pink," succeeds William J. Flynn, who entered the city's service with a reputation as an efficient officer in the United States Secret Service. The interesting question in police circles this week has been: Will Dougherty be allowed to display his worth? Or will he, like Flynn, resign in disgust after meeting the underground political influences at work on the criminals' behalf?

Dougherty's friends think he will succeed, for the reason that the Mayor is expected to prevent the interference which hampered Flynn. They say Dougherty would not have undertaken the task unless he had assured himself of this.

The new chief of detectives—officially known as second deputy commissioner of police—is a combination of suavity and secretiveness, of polish and brute strength. When he has nothing to conceal, or even sometimes when he has, he talks with an apparent freedom that gives to the stranger an impression of entire frankness, almost of ignorance concerning the world's ways. When he has nobody to grip by the collar or terrify at the pistol-point, he has so much "manner" and wears his carefully tailored clothing so easily that you put him down as a club idler rather than a detective, a man about town rather than a policeman.

As a spectator at one of the big football games remarked:—"I see that prosperous looking chap here and wonder if he is the leading alumnus; I see him at the race-track and imagine him to be the man who owns all the horses. Who is he, anyway?" The answer was that the Pinkerton Detective Agency, not having any yegg-chases on hand at the moment, had sent George Dougherty down to look over the football crowd, just as it had sent him ferreting in race-course throngs on other occasions. And in either gathering the chances were ten to one that he saw somebody he wanted to see in his line of business.

Besides going about and meeting the ex-convicts and suspects face to face, and often nabbing them when they least expected it, Dougherty was the custodian of the "Pinks'" private photograph gallery and archives. The public is not supposed to know much about that museum of crime data, but it occupies a whole floor downtown, near the detective agency's offices, and from its systematized pigeon-holes and drawers can be abstracted a life history and likeness of every professional criminal in the world. Dougherty, as the agency superintendent in New York, needed but to ring a bell and say to the clerk:—"Get Blank's record." In five minutes the biography lay on his desk.

After he became superintendent, about four years ago, he passed a good part of the time indoors, directing the movements of others. His spare moments were spent largely in studying the records and photographs, many of which he himself had collected, and one of the reasons the agency did not like to lose him was that he had come to know more about the archives than anybody else.

"Dougherty never forgets a crook's face," said an ex-"Pink" the other day, "and he can tell you off-hand where this or that man is serving time, or if the criminal is at large, where he was last seen."

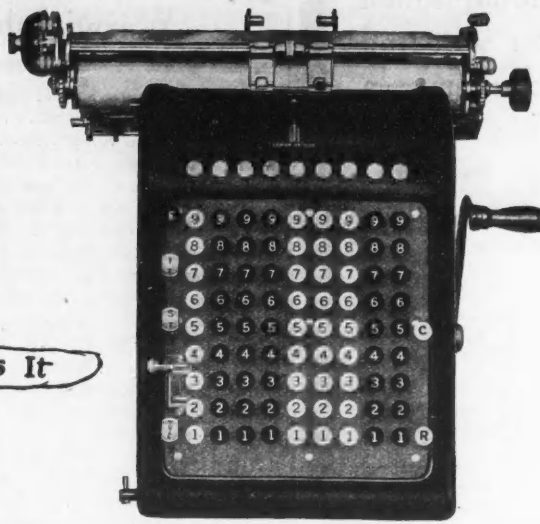
Before the American Bankers' Association had its quarrel with the "Pinks," Dougherty was the detective with whom the bank officers dealt. It was in running down professional bank thieves—including in the three classes of Yeggs, forgers and sneaks—that the superintendent made a name for himself. Particularly is he regarded as an authority on Yeggs.

The Father of the English Bar.

WILLIAM AUGUSTUS GORDON HAKE, the "father" of the English bar, has just celebrated his hundredth birthday. Mr. Hake,

Two full capacity machines in one

This Lever Does It For You

**The New DUPLEX BURROUGHS**

does what no other adding machine in the world can do—carries two totals, each as large as the full capacity of the machine.

A six column Duplex, for example, adds debits to \$9,999.99 and credits to \$9,999.99 both in the machine at the same time and so on up to the 17 column Duplex with two totals each to 9999999999999999.

You can add a group of items in one set of adding wheels (the upper accumulator), print its total and throw that total into the lower accumulator. Do the same to the next group and so on to as many groups as you like. When you want to know the grand total of all groups just press a button, pull the handle, and you have it printed with the Burroughs Star (*) to brand it right.

The Duplex Burroughs is practically any one of the 78 different models of Burroughs Adding and Listing Machines equipped with the duplex sets of adding wheels. A little lever on the left of the keyboard controls which accumulator shall gather the figures you "put into" the machine by depressing the keys and pulling the handle.

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The Duplex will do all that any other Burroughs will do and so many more things that even we have not discovered them all yet.

Write for folder more fully describing it.

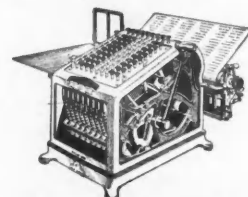
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European Headquarters: 76 Cannon Street, London, E.C., England
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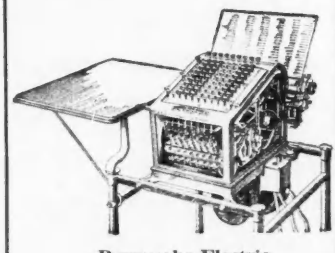
Adds debits and credits in the same column.

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SUMMER FEET

Some people have trouble during the warm weather in keeping their feet in working order. Proper care exercised now will do much towards making you comfortable later on.

Dr. A. Reed's Cushion Shoes

are especially constructed for touchy feet. They yield to the tender spots and give them a chance to become normal again. By their springy consistency of sole, they rest the nerves and make walking the pleasure it should be. Try a pair.

Women's, \$5 Men's, \$6

Blachfords

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MAY 20th-27th

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An unruffled cravat and an unruffled temper. No pulling, tugging, or jerking. It slides easy.

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O'Keefe's PILSENER LAGER

The Light Beer in the Light Bottle

Canadians laugh at any talk of the superiority of "imported lagers".

They know that O'Keefe's "Pilsener" Lager is a purer, better beer than anything imported into Canada.

They know that O'Keefe's "Pilsener" is brewed only of the choicest hops and malt—which cannot be said of any American lager.

"The Beer with a Reputation"

THE O'KEEFE BREWERY CO., LIMITED, - TORONTO.

who has lived since 1864 in his own old-fashioned house at Brighton, most vivid recollections is being briefed for the defence in a case of sheep stealing in the last occasion when the penalty for that offence was death. Among his contemporaries and personal friends were Lush, Shee, and Ballantyne. Mr. Hake was first cousin to the late Gen. Charles G. Gordon (Chinese Gordon), and married his first cousin, Miss Shore, who was a first cousin of Florence Nightingale. She died twenty years ago. Mr. Hake's last public appearance was at the Jubilee dinner given to the

late King Edward, when Prince of Wales, as a bencher of the Middle Temple, on June 18, 1887. Mr. Hake attributes his long life in no small measure to his fondness for walking

JOHN A. HANG, in business in New York, said to be the only Chinese veteran of the Civil War, has written to President Taft in an endeavor to regain his citizenship. He voted in New York until his papers were cancelled by the United

States district attorney in 1903 on the ground that they had been illegally obtained. Hang enlisted in the navy at Brooklyn Navy Yard in 1862, serving under Farragut at Mobile Bay, and later on board the Albacross, Penguin, and North Carolina. He is nearly eighty years of age.

Many a good story has been spoilt by too strict attention to the truth.

Nobody thinks enough, but we all talk too much.

WHEREVER fashionable men gather, there you will find Dunfield's haberdashery—a proof of their appreciation of the niceties, and the refinement exemplified in Ties, Collars, Shirts, Hosiery, etc., that come from

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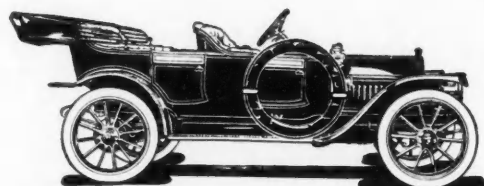
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HETTY-GREEN

The "richest" shade ever produced. "It may be appropriate to say right here," put in Mr. Sword, "that we have introduced a new shade in Men's Neckwear, which is called 'The Hetty Green.' I saw this shade in Paris and had it reproduced in Switzerland."

Our first shipment has just come to hand and promises to be a great seller—ask your furnisher for our number 38 shade, in silk and wool Bengaline—Falls and Armures.

The Sword Neckwear Co., Limited, Toronto



Fore-Door, 5-Passenger Touring Model—Swift, Roomy, Inviting and Comfortable. \$1,500 at Orillia.

WISE car buyers look to good car design to forestall trouble. "Everitt" design rigidly measures up to every demand of road service.

The sifted-out ideas of 100 experienced car dealers have gone into the "Everitt" to give it endurance, low tire and gasoline cost, at small first cost.

Moreover — "Tudhope Service" is an "Everitt" asset you should surely bear in mind—it protects you *after* you buy. So do the 2 Years' Guarantee and the extra tire (with Special Tudhope Equipment).

Get the Catalogue and a demonstration of "Everitt" Road Dependability.

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A Pipe for Every Face

That there should be a pipe for every facial type emphasizes perhaps, more than anything else, the wide diversity of pipe styles in the BBB range. For the college man, the business man, the professional man, and the man of quiet and thoughtful habits, there is a pipe to suit their individual needs. Certainly the stock of BBB pipes that any dealer will be glad to show you, will demonstrate his capability to satisfy the extreme fancy or the most conservative taste. Made of flawless briar in an English factory that has for years maintained the reputation for producing the world's best pipes. Guaranteed with fair usage not to "burn" or "crack."

Hygienically constructed BBB pipes are quickly and easily cleaned and have no pockets to secrete saliva or nicotine.

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BBB

GLENERNAN
Scotch Whiskey

A blend of pure Highland malts, bottled in Scotland, exclusively for

MICHIE & CO., Ltd.,
TORONTO

Poaching in Warwickshire

THE net is now spread out for a hundred yards or more along by the hedge of the Rung Hills Spinney in Shakespeare's greenwood. It is most singular to notice how quiet the poachers are. Not a word do they exchange with one another, and yet the temptation to speak in the circumstances must be very great.

Perhaps the coast is not clear. Mayhap the keen ear of the poacher has caught the "swish, swish," of the game-preserver's boots wading through the dew-moistened grass on the other side of the river. Perhaps—and this is the most likely reason of all—the poacher knows by the dimpled and undulating look of the turf in the field—for before entering the ground the most experienced man amongst them lay flat upon the earth, level with the sky-line, and looked out over the pastures—that more rodents than usual are out on the feeding-ground.

That is why they are so quiet, so silent that any intrusive watcher might think those dim, crouching forms were bodiless, and, in some unearthly way a special creation of mysterious Nature. That is why they can look no way but upon the ground; because they are of the earth earthy. That is why they cannot lift their eyes to heaven, where the top rim of the silver moon is peeping, orb-like, at their proceedings, over the dark spinney in the rear.

It is now that the mysterious instincts of the poacher's lurcher are called into play. Up till now the dog has been sitting upon its haunches, watching out of its dark eyes the preparations of its master for the slaughter of the innocents. Not one single sound has that brindled creature—taught by fear or love or some evil power—given forth to denote that it is alive. It has sat there, gloomy as a gorged raven, until it has seen the last peg, the last forked twig—pegging the bottom of the net—stuck in to the green turf.

A low, peculiar clucking kind of noise is now heard, so faint as to be almost a doubt. It is the poacher's signal to his dog. It is that which the lurcher has been waiting for so silently.

The dark, dumb, statue-like thing darts from its position in a shot. Down towards the river it goes, rapidly and noiselessly, to frighten the feeding hundreds of furry ears in to the net, upon the top cord of which the poachers keep a tight finger. The effect is almost magical; the lurcher is doing its work well. Its serpent-like sliding through the tall grass has paralyzed the quiet nibblers with a great abiding fear. They rush headlong into the net spread out for them.

Jerk—jerk—jerk!

The Warwickshire poacher knows the signs. Each jerk foretells the doom of one pair of furry ears. Before escape is possible, the big hand of the poacher is down upon it, and its poor neck is broken. A quivering, shivering, trembling creature, with an agonized cry strangled in its throat, is thrown down, never to run and gambol again!

As jerk continues to follow jerk, the heap of murdered rabbits and hares grows in size. The sons of Ishmael are having a good time. Yet they do not utter a word; no single cry escapes from their set lips. Even the fiend-like lurcher worked up to fever-heat with excitement, opens not its mouth. It is a strange, weird spectacle—mysterious, uncanny, unearthly, almost devilish.

The dog works like an imp of darkness. With head now erect and now between its legs, it runs here and there wherever it sees a dimple in the grass, and where, by instinct, it knows right well there lies out a furry little coney, or the parent of a family, enjoying a feed of sweet lush grass which it will never enjoy any more.

The tact of the lurcher is remarkable. It is full of cunning. The hideous creature "doubles" as quickly as the rodent it chases. It seems to take a perfectly unholly pleasure in its work, as, with its red and slimy tongue lolling far out of its mouth, it hurries every victim to the net. And yet, laboring as it must be under the most intense excitement, it has been so well taught by its master in the dreadful trade of poaching that it can never be induced to "give mouth."

In the meantime, while the wonderful lurcher is enjoying its saturnalia of murderous power, the poachers themselves are having a veritable orgy. Their movements are rapid. It seems to the silent observer of their crafty actions as if they reserve all their energy for their nocturnal work. In the daytime, loafing in the slums—for there are slums even there—of gay Brookington, they are sluggish, lethargic, indolent, and downright lazy; they betray no inclination to do anything but lounge about with a

pipe between their teeth, waiting for the day to die and their night-work to begin.

When the night does come they are new men intent upon their designs. Mercury runs in their veins. At those nocturnal hours when there is more life in their fingers-tips than in the whole of their turgid bodies during the day. And they need it—the rush of rabbits is so very strong. There is so much murder to be done. With the same instincts as that animating their lurcher dog, they do it without a word. Only a whispered curse ever escapes them, and that is only when one of them has caught a hare and fails to strangle its child-like screams quick enough.

Their work in the Close of the Rung Hills Spinney is now nearly over. Thanks to the ability of their dog and the cunning of their own hands, almost every rodent which was out on the feeding-ground but a few minutes ago now lies lifeless in a heap beside each poacher. Some of them are still shivering and quivering in their death tremors.

The haul in the Spinney Close has been such a big one to-night that there is no need for the poachers to go forward to a new covert. It is now only necessary to get the "game" away with all convenient despatch. On the land surrounding the Red Coomb Farm in this secluded part of Shakespeare's greenwood that is quite an easy matter. There is no disturbing farmer to interrupt, no stern keeper to waylay, no country constable to arrest.

So they put the furry ears into the sack-bags provided for them, pull up their forked twigs, fold up their spreading nets, and make off as silently as they came, looking, as they move, like dumb visitants from the nether world where darkness is loved better than light.

In complimenting themselves upon the lucky haul which they have had, they have not one single word to throw at their dog, without whose cunning services they would have come poorly off. This is the way of men who have had their turn served. That extraordinary creature, half human and half canine, melancholy as ever now the excitement has subsided, walks behind the poacher's heels on the homeward jaunt just as it did on the outward—a silent, shadowy, impish, and unearthly form.—The London Spectator.

Quite Like Home.

A NATIVE of one of the most western states of America was crossing the Atlantic in rough weather.

One morning he went up on deck when a big gale was blowing. Nobody was in sight except the captain. "Go below there!" shouted the captain.

The passenger looked round to see whom he was talking to.

"You mean me?" he yelled back, as there was no one else in sight.

"Of course I do. Go below," and the captain came alongside.

"Well, I guess not," protested the passenger. "I'm up here to see how one of your mountain-high waves and 'terrific gales' compares with what we have at home in the way of cyclones. This ain't a patch to what I've seen out our way."

A big wave just then broke over the deck, sweeping the speaker aft. They picked him up with a broken leg, twisted shoulder and a sprained wrist. When he came to he saw the captain.

"Captain," he said feebly, "that reminded me of home, only it was a sight wetter."—Tit-Bits.

NEW MUSKOKA TRAIN.

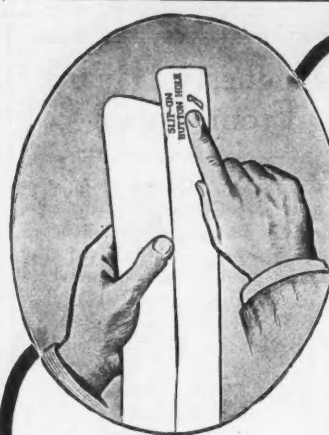
The Grand Trunk Railway System is putting on a new train from Toronto to Muskoka Wharf, commencing Saturday, May 20. This train is for the special accommodation of the Toronto people, and will leave Toronto 10.15 a.m. daily, except Sunday, arriving Muskoka Wharf at 1.40 p.m., making direct connection with steamer for all points on Muskoka Lakes. A brand new train consisting of baggage car, vestibule coach and parlor-library-buffet car will be operated, and passengers will be assured of a comfortable ride along the most interesting route to Muskoka Wharf, which is the original gateway to the far-famed Muskoka Lakes. The train runs right to the side of the steamer at Muskoka Wharf, making it very convenient for passengers.

Return connection is made with train leaving Muskoka Wharf at 11 a.m. daily, except Sunday, arriving Toronto 3.10 p.m.

Tourist tickets at reduced rates are now on sale to Muskoka resorts, good for stopover at any point and good to return until November 30, 1911.

A man gets furious when his wife is as slow with his dinner as the waiter.

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They Fit — 4 for 50c.

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It's a light machine—no excessive weight dragging at the motor. Weighs only 85 lbs.

It runs quietly and without vibration—a very comfortable machine for the rider.

Its “knee shields” an exclusive feature; protects both the motor and the rider's clothing and adds much to the machine's appearance.



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“C. C. M.”

(LIGHT WEIGHT)

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Distinctive and Exclusive Electric Light Fixtures

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“Nothing is so bad that it couldn't be worse,” quoted the Wise Guy. “Yes,” agreed the Simple Mug, “we can't suffer from insomnia and night-mare at the same time.”

What the Immortals Say About the Dog.

“I am Sir Oracle, and when I open my lips let no dog bark!”—Shakespeare, “Merchant of Venice.”

“Like a hog, or dog in the manger, he doth only keep it because it shall do nobody else good, hurting himself and others.”—Burton.

“Love me love my dog.”—John Heywood.

“But thinks, admitted to that equal sky, His faithful dog shall bear him company.”—Pope.

“I do not know, sir, that the fellow is an infidel, but if he be an infidel, he is an infidel as a dog is an infidel; that is to say, he has never thought upon the subject.”—Samuel Johnson.

“And in that town a dog was found, As many dogs there be, Both mongrel, puppy, whelp and hound, And curs of low degree.”—Goldsmith.

“Is thy servant a dog, that he should do this thing?”—Old Testament, 11 Kings xvi, 13.

“Throw physic to the dogs: I'll none of it.”—Shakespeare, “Macbeth.”

“I pray thee let me and my fellow have a haire of the dog that bit us last night.”—Heywood.

“He will hold thee, when his passion shall have spent its novel force, Something better than his dog, a little dearer than his horse.”—Tennyson, “Locksley Hall.”

Celia: Not a word? Rosalind: Not one to throw at a dog.—Shakespeare, “As You Like It.”

“I am his Highness' dog at Kew; Pray, tell me, sir, whose dog are you?”—On the Collar of a Dog.

—Pope. “A living dog is better than a dead lion.”—Old Testament, Ecclesiastes ix, 4.

“So they (Azarias and Tobias) went forth both, and the young man's dog went with them.”—Old Testament, Tobit v, 16.

“It has been related that dogs drink at the Nile running along, that they may not be seized by the crocodiles.”—Phaedrus, 8 A.D.

“I had rather be a dog, and bay the moon, than such a Roman.”—Shakespeare, “Julius Caesar.”

“So when two dogs are fighting in the streets, With a third dog one of the two dogs meets; With angry teeth he bites him to the bone, And this dog smarts for what that dog has done.”—Henry Fielding.

“Sir, a woman preaching is like a dog's walking on his hind legs. It is not done well; but you are surprised to find it done at all.”—Samuel Johnson.

“Let Hercules himself do what he may, The cat will mew and dog will have his day.”—Shakespeare, “Hamlet.”

“But why does your father object to me?” demanded the humble suitor. “Because,” explained the haughty beauty of proud lineage, “papa says his ancestors have always been gentlemen of leisure, and you have to work for a living.” “Well, tell him I don't expect to after we are married,” replied the humble suitor.

THE PEOPLE'S PLAYGROUND. Scarborough Beach Park re-opens for the season to-day. This notable pleasure resort is under new management, and the prospects are for a very successful year. The features for the opening week are the Hellkists, who do a sensational high diving act, and Vetale, the famous boy conductor and his juvenile band. The Hellkists, being a recent European importation, are known here only through their advance notices, which are glowing enough; but the band of boy musicians has visited Toronto before, and will be welcomed back.

Why He Quit. “HAVEN'T I the privilege of making suggestions to the man fixing the lawn?” she asked with tears in her voice.

“Why, certainly,” he assured her. “Well, just because I made a suggestion to him he threw all his tools in his wheelbarrow in an angry manner and went away without saying a word.”

“Why, what had you said to make him act like that?”

“I just asked him to plant a few nice bright dandelions in the lawn.”—Buffalo Express.

A medical journal wisely announces that you shouldn't sleep on an empty stomach. Perhaps it means to suggest that you should sleep on your back.

Your Taste Will Tell You
that no other beer has the delicious appetizing flavor of

Pabst Blue Ribbon
The Beer of Quality

Pabst exclusive 8-day malt and the Pabst exclusive process of brewing make it a clean, rich, wholesome beverage that creates a hearty appetite and aids digestion.

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AND ITS REMARKABLE DURABILITY

There are three reasons for the excellent service which all genuine “AERTEX” garments give.

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- 2—They will not shrink.
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LACOMBE, Alberta.
“I enclose sample piece of AERTEX Shirt bought in Capetown, South Africa, seven years ago. They are almost done now. I have worn them every summer since. Will you kindly let me know if you still manufacture the same goods?”

If your dealer does not carry the complete Aertex lines, write us.
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“LLAMAS”
These weird-looking animals are natives of South America. They are used as beasts of burden to carry merchandise from the Coast ports over the Andes to the towns of the interior. This picture which is from a photograph taken by one of W. & A. GILBEY'S representatives near Uyuni in Bolivia at an altitude of 14,000 feet, shows a “train” of llamas laden with cases of the famous

“SPEY ROYAL”
SCOTCH WHISKY which is shipped to every part of the world.

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The defects of the earlier Player-Pianos are entirely eliminated in the

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The most beautiful classical music can be played on this instrument, as well as the popular selections of the day. An instrument that gives you pleasure that is constant, increasing and ever varied. Ask for handsome illustrated booklet.

Full Value
Allowed for
your
old Piano
taken in
exchange.

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Convenient
Terms of
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Teach Your Children to Cook

on a Vulcan Gas Range. It is as easy as play. There is nothing more important to your little girl's future welfare than the KNOWLEDGE of the capability, cleanliness, comfort and economy of the only up-to-date method of practical cookery. Gas ranges are fast superseding the coal stove, and it is, therefore, essential that growing girls should have a working knowledge of gas cooking, which is more healthful and more pleasant in every way. The Vulcan Gas Ranges are the most serviceable and most economical. Inspection free every three months. Prices right. Come in and see our new salesroom. Writing paper, desk and phone at your disposal.

The Consumers' Gas Co. of Toronto
NEW SALESROOM: 12-14 ADELAIDE ST. W. TELEPHONE M. 1933
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This is our smallest stock launch, 18 ft. x 5 ft., complete with motor, ready to run. (This boat can be shipped in a box car.) Price f.o.b. Peterborough, \$250. Get an estimate from us.
PETERBOROUGH CANOE CO., Ltd., - PETERBOROUGH, ONT.

Must Have Been Mis- reported.

THE papers quote Archbishop Glennon as saying to a large congregation in St. Louis, on March 20:—

The world to-day is practically divided into two camps. On one side is the Catholic Church, standing for the religious training of little children; on the other side the rest of the world, practically united in opposition to the Catholic Church and consequently in opposition to all religious instruction and consequently against religion itself. It is the kingdom of Satan against the kingdom of Christ.

Possibly the Archbishop has not been accurately quoted. If not, doesn't he take too gloomy a view of religious instruction in this world at this time? Take this country alone. The almanac says there are about 35,000,000 communicants of various churches here, of which over 12,000,000 are Roman Catholic. The rest are Protestants of one breed or another—say 22,000,000 of them; all, by the Archbishop's description (as quoted) united against religion, against religious instruction, and against the Roman Catholic Church.

Dear sir, some evil person has misled you. These Protestants have not got the religious instruction of your young as well organized as your church has. They go about it differently and besides just now they are a little in the doldrums in the matter. The Sunday schools seem not to be so strong as they were a generation ago and the public schools are more secular. They have to be, for you know some of your people are very jealous about allowing any religious instruction whatever in the public schools supported by taxation; standing in, in that particular, with persons who object to all religion whatever. But still, some millions of Protestant children

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TEACHER'S

The highest virtue that can be claimed for a beverage is PURITY. Of Scotch Whisky Brands there are few that can, with so much justification, claim absolute purity as can TEACHER'S. Matured in wood, and mellowed by age.

Geo. J. Foy, Limited, Toronto, Can.
Ottawa Wine Vault Co., Ottawa, Can.
AND RETAILED IN TORONTO BY
THE WM. MARA CO.

THE BEST SEEDS

on cheap or unreliable seeds. Insist on having Steele, Briggs' Seeds. You get your money's worth every time.

Steele, Briggs' GIANT NASTURTIUMS
for giant flowers, gorgeous colorings, and exquisite effect nothing can equal them. California Giants, Tall Rainbow Mixture. Oz., 25c; pkt., 10c. Brilliant Giant Flowering Dwarf. Mixed. Oz., 25c; pkt., 10c.

Steele, Briggs' GIANT FLOWERING SPENCER HYBRID SWEET PEA
Composed exclusively of Spencer Hybrids, which type having an open keel are hybridized easily, and have produced several exquisite colors and shades, all of the orchid flower wavy form. The flowers are so set on the stem that there is a graceful fullness to a bunch of them, in distinct contrast to the ordinary kind of Sweet Peas. Mixed varieties. Pkt., 10c; oz., 25c; 1 lb., 90c; 10 lb., \$2.50.

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A good lawn in ten weeks from seed. Much cheaper than sodding. We have made the formation of lawns a study for years, and many of the finest lawns and grass plots in Canada were obtained by using the "Queen City" Lawn Grass seed. This celebrated Lawn Grass is composed of a thoroughly balanced combination of the various native and foreign fine-leaved, deep-rooting grasses of interweaving habits, that flourish in various conditions of soils and climates, growing through the different seasons of the year, so that a deep green velvety sward is maintained all the year round, rivaling the famous lawns of Old England. 1 lb. will sow a plot 20 x 20 feet. Price per lb., 40c. postpaid. (By express, 10 lbs. at 30c. per lb.)

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JACKDAW OF RHIMS

The Highest Grade Wine Shipped from France

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AND
PARIS

Pay the highest prices for POMMERY

do get instructed. Why, dear sir, look around! Are the Protestant churches doing no business at all? You must have been misreported, that's all.

And as to the rest of the world being practically united against the Catholic Church—perhaps you didn't say that either. Anyhow, there is no such united opposition to your church in this country. There is a strong sentiment in favor of keeping the public school system free of denominational teaching, and that will endure; there is more or less rivalry between Catholics and Protestants,

but of opposition to the Catholic Church there is little. What there is is fanatical and unimportant.

In the countries—Spain, Italy, France—where the Protestants long ago were most successfully extirpated and your church got things all its own way, there it is now in hot water. In the more Protestant countries—England, Germany and the United States—there it is thriving best.

Dear sir, you ought to subsidize the Protestant missions, just as a means of insuring protection and comfort for your venerable church.

THE ELECTRIC-LIGHTED SERVICE.
Is the Lehigh Valley route to New York, Philadelphia and Atlantic City, via Niagara Falls. Leaving Toronto 4.32 p.m. and 6.10 p.m. Literature and further particulars call at 5 King Street east.

The Honorary Governors who will visit the Toronto General Hospital during the week commencing on May 21st, are Dr. J. F. W. Ross and H. P. Eckardt, Esq.

About the time a girl loses her faith in fairy tales she begins to believe in love.

FINANCIAL SATURDAY NIGHT

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Financial Comment

THE appearance of the financial statements of the Dominion Iron & Steel and the Dominion Coal Companies, constituting the Dominion Steel Corporation, serves to illustrate the argument put forward in these columns two weeks ago that should the Hon. Mr. Fielding conclude to extend any further assistance to this or any other corporation, he should make it a condition that the amount of such assistance should be distinctly shown in the financial statement and not included in the total receipts of the corporation as net earnings. It is true that in the report of the directors of the corporation the amount of the bounties is shown, but this report in its entirety will receive but little publicity as compared with the financial statement itself. Nowhere in the statement is any reference made to the amount of the bounties. Instead, it is shown as net earnings the sum of \$1,102,816 for the ten months.

Readers unacquainted with the situation might conclude that this sum actually represented net "earnings." As a matter of fact they do nothing of the kind. The net earnings are what is left after all gifts and gratuities are deducted from the net receipts. The English language must have some meaning and should be used with discrimination, more particularly in an analysis. Earnings and gifts are decidedly different. The interest in the financial statements that any concern is only partly due to the desire to know what the company have earned during the past year. Of still more interest and importance is it to form an estimate of the profits of the near future. When we deduct the sum of \$775,862 received in bounties by the

Steel Company was shown an item of \$500,000 for special appropriation for reserve and depreciation. This item came off after the net profits were shown. Consequently, it can easily be seen that had it not been for the bounties these figures could never have been provided, as the actual earnings would have fallen far short of it. It is assumed that this amount was written off this year either in view of insufficient allowances in the past or as a partial provision against amounts which it may be necessary to provide in the future.

The earnings of the Dominion Coal Company are not very complicated. They are shown for fifteen months, so that it will only be necessary to deduct a proper proportion in order to arrive at a yearly rate.

DOMINION COAL COMPANY.
Net earnings for 15 months ending March 31st, 1911. \$1,150,852
Deduct three months' ratio 236,170

Yearly rate, 1910-11 \$ 944,682
Earnings 1909 450,525

Increase over 1909 \$ 494,157
7% on \$2,000,000 preferred stock \$ 210,000
About 4.9% on \$15,000,000 common stock 734,682

Yearly earnings as shown above \$ 944,682

As will be seen from the above, the Coal Company, although it has by no means recovered from its troubles, has earned nearly 1 per cent. more than is necessary to sustain the dividends on its common stock.

While we have considered the two companies as separate in the above, they are in reality now one, so that we have the following:

The Dominion Steel Corporation's actual net earnings during the past year, with the bounties struck off for the purpose of estimating the possibilities of the future:

Actual rate of earnings of Dominion Iron & Steel Co. \$ 322,345
Actual rate of earnings of Dominion Coal Co. 944,682

Actual rate of earnings of Dominion Steel Corporation \$1,337,027

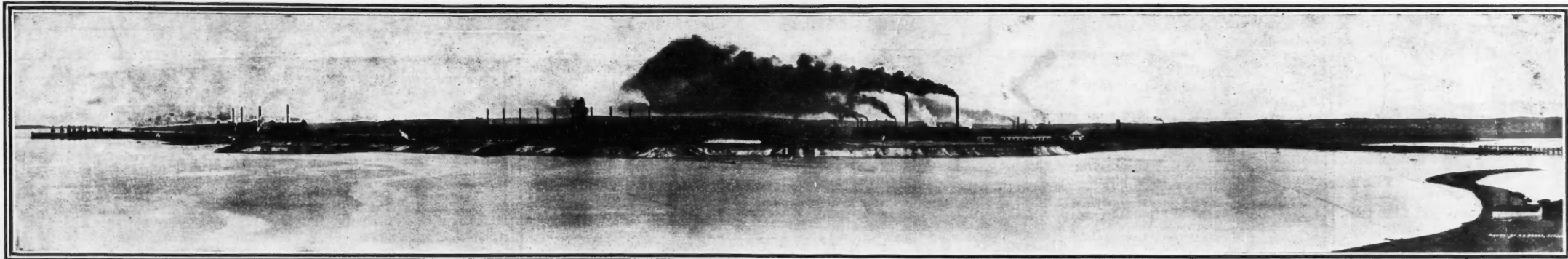
with the purchasers. To continue the assistance would only be to delay the execution until someone else gets the rope around his neck. And yet, if it were a choice between aiding the company by means of a bounty or by means of a tariff, the bounty, so far as the public interests are concerned, is one thousand times more to be preferred, both because the cost of maintaining the customs department could then be entirely avoided and because the country would know exactly how much assistance it was giving to the various industries.

SOME time ago I commented on the progress which is being made towards the acceptance of business principles in the matter of taxation. The comment was occasioned by the adoption by the city of Montreal of a frontage or local improvement tax. In matters of this nature Montreal is pretty nearly the last place to come in out of the wet. The ideas regarding taxation and municipal matters generally which prevail in the metropolitan city are certainly nothing to occasion pride. Perhaps Montreal has lots of company in this respect, however. In the past, the payment for all improvements has practically been a charge upon the city as a whole. This is, of course, a manifest injustice to the people who have no land. It does not require a gigantic intellect to see that the services performed by the city in improving the surroundings of any lot or number of lots is as distinctly a service to those lots as anything could be. It is not a service to the houses—only to the lots. The renewing of the pavement or the cleaning of the streets undoubtedly adds value to all the lots fronting on that street. The improvement is to the lots, just as papering the walls and painting the woodwork

Progress of Lt.-Col. Clark's Insurance Bill

Col. Clark's Insurance Bill is undoubtedly the most important legislation on fire insurance which has been under consideration in Canada since thirty-five years ago. As a result of abuses of the privilege of free contract, and in spite of their most vigorous opposition, which included an unsuccessful suit carried to the Privy Council to test the validity of the legislation, at that time, the Ontario Statutory Conditions were enacted. With the growth and development of Canada and of all lines of business, including insurance, many of these conditions, it is generally acknowledged, have become obsolete. Moreover, the law then enacted left the companies free to vary the contract if it were done (practically) by printing the variations in red ink and if these variations were held to be just and reasonable.

Many companies to-day do not have any variations, and some companies have never made a practice of abusing the privileges afforded by this feature of the law. Again, the applications used by some companies are simplicity and fairness exemplified, while others contain every possible device that can be thought of to put the assured at the mercy of the companies. Some companies have more variations and new conditions than there are statutory conditions, and some have applications containing forty to sixty technical questions and a lot of fine print limiting the right of the assured, and this they make binding on the assured, even though the application is made out and signed by the companies' agent. Most of these clauses and trick conditions will not be held valid in a court of



PANORAMIC GENERAL VIEW OF THE PLANT OF THE DOMINION STEEL CORPORATION AT SYDNEY, NOVA SCOTIA.

Dominion Iron & Steel Company, during the ten months, we have left as "net earnings" for that period only the sum of \$326,954, instead of \$1,102,816. At the above ratio, for one year, this would equal \$392,345, or \$282,718 less than for the previous year, calculated in a similar manner.

It might be contended that the net earnings should include everything that a company receives, and, of course, this would be true if the entire receipts were something which attached itself by inherent right to any particular concern and consequently might reasonably be counted upon for the future. That this is not the case in the D. I. & S. Co. is shown by the lapse of the bounties on iron and steel at the end of last year and by the refusal of the Government, thus far, to continue the wire rod bounties after the end of next June. The figures below must consequently be regarded as a proper representation of the earnings of the Dominion Iron & Steel Company as a basis for forecasting the future. As explained in this report, the company was disappointed in not succeeding in getting its new coke ovens into shape. Consequently, the output for the year, notwithstanding the profusion of extravagant predictions—probably in no way authorized by the officers and directors of the company—was in reality at a lower ratio than the previous year, as the following will show:

Statement of production for twelve months ending May 31st, 1910, and ten months ending March 31st, 1911, together with yearly output based on the latter for purposes of comparison:

	12 months, May 31, 1910.	10 months, March 31, 1911.	Making yearly rate.
Pig iron, tons	255,161	205,865	247,038
Steel ingots, tons	302,161	250,462	300,554
Steel rails, tons	146,967	109,534	131,441
Steel wire rods, tons	51,581	68,602	82,323
Billets and bloom sold		28,040	33,648

The amounts of the bounties shown below appear in the directors' report, with the exception of the item for wire rods in 1909-10, calculated at \$6 per ton on the above output:

	12 months, May 31, 1910.	10 months, March 31, 1911.	Making yearly rate.
Pig iron and steel ingots	\$ 544,411	\$316,045	\$379,254
Wire rods	489,486	459,817	551,780
	\$1,033,897	\$775,862	\$931,034



IT will be seen that the falling off in the bounties was due entirely to pig iron and steel ingots, and that for the twelve months the bounties on wire rods would have exceeded those of the previous year by a considerable amount. From the above it would seem probable that during the last three months for which the bounties will be paid, namely, April, May and June, 1911, the company may receive in the vicinity of \$150,000 as assistance during the coming year.

With the bounties before us we can now approach the matter of earnings, as follows:

Dominion Iron & Steel earnings for ten months ending March 31, 1911, with comparisons:

	12 months ending May 31, 1910.	10 months ending Mar. 31, 1911
Net receipts	\$1,607,960	\$1,028,816
Bounty received, say	1,033,897	775,862

Net earnings	\$ 574,063	\$ 252,954
Ratio for two months remaining		66,391

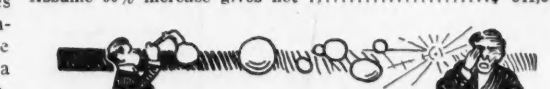
Making rate for 12 months	\$392,345	\$326,954
Decrease from previous year	181,718	
7% on \$5,000,000 preferred stock	350,000	
About 0.21% on \$20,000,000 common stock	42,848	

Yearly earnings as shown above	\$ 392,345	
In the financial statement of the Dominion Iron &		

7% on \$8,000,000 preferred stock \$ 560,000
Leaving about 2.22% for \$35,000,000 common stock \$ 777,027

An attempt was made in these columns a few weeks ago to arrive at a reasonable estimate of what the shareholders of the Dominion Steel Corporation might look for in the way of earnings from the company for the coming few years. This estimate was criticized as being bearish. How far this was from the truth will be evident when I repeat the estimate as reached at that time by deductions from the earnings of the past. It was as follows:

Average earnings for Dominion Coal Co. \$1,000,000
Average actual earnings for D.I. & S. Co. 560,000
Assume 50% increase gives net \$ 813,302



INSTEAD of being a bearish estimate, this was, as I stated would probably be the case, a liberal one. Instead of earning \$1,000,000, the Dominion Coal earned at the rate of \$944,682; and instead of \$560,000, the Dominion Iron Co. earned at the rate of \$392,345. It should however, have done better, had it in any way confirmed the predictions made by its officers time and again during the past year. Instead of showing this increase, it actually showed a decrease as compared with the previous year. Under the circumstances, the allowance of 50 per cent. increase for the coming year, made in my estimate, is likely to prove exceedingly liberal, although the excess earnings of the Coal Co. may bring the total up.

Recapitulating the above, it is evident that the actual net earnings of the Dominion Steel Co., during the past year, aside from the bounties (which are not earnings and are apparently being cancelled) were only one-fifth of one per cent. on the common stock of the company, after all other charges had been met; the earnings of the Coal Co. were at the rate of 4.90 per cent. on its common stock; and the combined earnings were at the rate of 2.22 per cent. on the common stock of the Dominion Steel Corporation after all preferred charges had been met. So far as can be seen from the statements of the companies, shareholders might reasonably assume that the Steel Corporation will be able to show better earnings than this in the future.

As to the question which is agitating so many shareholders, namely, if the corporation will be able to maintain a 4 per cent. dividend on its common stock, the probabilities are that it will not unless some other shift is made which will largely increase its profits. Of course there are ways and means of maintaining the dividend for a period, even where the actual earnings do not justify it. The directorate of the corporation is resourceful and influential and may be relied upon to pull the concern out of its future difficulties as it has pulled it out of those of the past. This constant effort and struggle to pull the company out of a hole is altogether unsatisfactory and indicates a most undesirable condition of affairs, to say the least.

Looking at the stock for a long pull, however, one can hardly doubt that it has great possibilities. Unfortunately, one cannot live for ever on future possibilities. It must be ten years since the future possibilities of the concerns were exploited and the public was tempted to buy the stock on the outlook. Financiers with no regard for economics and constructiveness are now declaring that the position will be endangered should the Government not renew its assistance. I declare that it was the granting of the assistance which endangered the position. Truly, it did not endanger the position of those who created the stock, injected the H 2 O and sold it to the public as overproof, XXX, preserved 20 years in wood. But it played havoc

in the house is an improvement to the house. If we had been in the habit of getting the city to carry out the improvement to houses, no doubt the owners of houses would have made the people as a whole pay their bills, through taxation, just as the owners of ground make the people as a whole pay the bills for improving their location and making their lots more valuable. Montreal passed a law not long since whereby the owners of lots would have to assume the cost of the pavements on their street. This would only have been the barest justice; but, as I said, the owners of these lots are raising a howl. They do not want justice. Nor are they greatly to be blamed, perhaps. The guilty are those who permit themselves to be exploited.

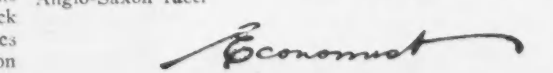
From certain evidence contained in the newspapers, one might conclude that the property owners who are objecting to a most fair law will, fortunately, not have their way this time, inasmuch as civic funds are low and certain other proprietors desire the improvements to be maintained and are willing to pay their honest dues. Otherwise, the public, as heretofore, would have to pay the bill for the civic improvements to the lots owned by private individuals. Is it any wonder that people pay taxes unwillingly when these taxes are assessed in such an unbusinesslike and unjust manner? When the citizens of Montreal and other cities evolve to a point where the levying of the taxes is done in a businesslike manner, and when the cost of civic works falls as naturally upon those whose property gets the benefit as does the cost of renovating a house upon those who get the benefit of it, there will be no further trouble about taxation.



WITHIN the past year, in Canada, two questions have come up which the people, themselves, should have had the right to settle. The first was the question of the navy, the next the question of reciprocity. It may be that a majority of the people would have supported both proposals. In any case, both sides would have been better satisfied to know that the majority of their fellow-citizens had spoken and that they were not being coerced by a minority. Even the out-and-out free trader, who bases his position on his absolute right to deal with whom he may please, would feel more content to waive his right for the time being if he were quite sure that the majority of his fellow-citizens had declared, not in a general election mix-up, but in a direct vote on the question, that such was their wish.

The experience of Australia furnishes us with an indication that Socialism cannot long hold sway under test, it being a denial of that individualism by which the human race has made what little progress it has made. It has also furnished us with the most decisive evidence of the advantages of a channel through which the true voice of the people may be heard and their individual will expressed.

The "Referendum"—with the "Initiative" attached—is the only means of hearing the voice of the people and the only "Upper House" which can long satisfy the Anglo-Saxon race.



In April the Canada Northwest Company sold 8,033 acres for \$41,975, against 4,938 acres for \$61,603 last year. For the four months the sales were 12,061 acres for \$150,051, against 19,377 acres for \$219,004 last year.

law, but the company which will resort to the practice of putting unfair conditions in its contract will not hesitate to take advantage of them in adjustment. Much space has been devoted by this journal during the past year to an exposure of these evils, and as a result Col. Hugh Clark, M.P.P. for Centre Bruce, decided to introduce a measure in the Provincial Legislature. This appealed to the Cabinet so strongly that it was sent to a special committee, and as the measure was considered, its importance was recognized by Sir James Whitney in that he gave instructions that the special committee should sit during recess. They met last week, and very considerable progress was made. It was decided to send the bill to the Statute Revision Committee recommending:

1. The adoption of a standard form of contract for use by all companies.
2. That every company shall publish annually before the fifteenth day of February in a daily paper a true statement of its affairs and forbidding the publishing of any statement which does not contain this true statement.
3. That if a company wishes to hold the assured to any statement in his application not incorporated in the policy, it must attach a true copy of the application to the policy.
4. That when the application is made out by the agent he shall be the agent of the company, thus preventing the common practice of making the assured responsible for the agent's errors, omissions or misrepresentations.
5. That when property is removed to escape conflagration, the insurance shall follow it for five days.
6. That when the assured puts on further insurance without notice to the company, the policy of the company not notified shall not be void as is now the law, but he shall be entitled to collect from that company its proportion of sixty per cent. of his loss.
7. That ordinary repairs shall be permitted on all risks for fifteen days at any one time without notice.
8. That one gallon of gasoline shall be allowed in all manufacturing and mercantile risks without, as now, voiding the contract if permission is not obtained.
9. That plate, plate glass, plated ware, jewelry, medals, paintings, clocks, watches, mirrors and many other articles in general use shall not have to be specially mentioned in the policy in order to be insured at all. Special mention is now necessary.
10. That all companies shall cover loss by lightning.
11. That interest shall be payable on losses after 30 days from the date of the claim if not then paid.

The public have much reason to thank Col. Clark for his promotion of the bill and for his earnest and successful conduct of it in committee. He was well supported by Dr. Jamieson, Mr. Fisher and Mr. Gamey, and as strongly opposed in every step by those members of the committee who were connected with the local farmers' mutual companies. The committee was presided over by Hon. J. J. Foy, and in his absence by Hon. I. B. Lucas. Both showed a thorough grasp of the bill and of its desirable features, and gave them strong support. On Friday, under specially skilful handling of the committee by Mr. Lucas, great progress was made. Col. Clark is being assisted in the presentation of the bill and the arguments against the insurance companies, who are largely represented at all meetings, by W. G. Wright, adjuter for the assured of Toronto.

Heavy selling of Dominion Steel by Montreal, supposed to be Rodolphe Forget shares, sent the price down to 52½ low point.

The Dominion Bank of Canada will open a branch in London, England at No. 73 Cornhill. No manager has yet been appointed.

Bonds As Investments

Safety of principal is the first essential of a good investment, and for this reason Municipal Debentures and carefully selected Corporation Bonds are particularly recommended by us to our clients.

Our latest investment list contains an excellent selection of Government, municipal and first mortgage corporation bonds which we shall be pleased to forward free upon request. The list contains particulars of bonds in amounts of \$100, suitable for the small investor.

We have issued a booklet which clearly explains what a bond is and also the difference between bonds, debentures, mortgages and other forms of investment. It will be sent free of charge to anyone interested.

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We do not refer to speculative in the sense of marginal trading, but from an investment standpoint. In other words, in making an outright purchase of such shares you stand the chance of large advances in price to your profit and sometimes even of temporary recessions which will tie up your capital invested until a rise does come. What makes it speculative is the fact that industrial common shares fluctuate—fluctuate directly with the prosperity of the country. For one with surplus and idle capital there are frequently exceptional opportunities in such investments. There are a number of these issues now that can be bought to yield from 6% to 7%—a great many of them being low priced shares paying a low dividend but with a good future.

We shall be pleased, on request, to mail you a list of such securities, which at the present writing look very promising to us. This information will cost you nothing—it will obligate you to nothing.

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97 Bay Street Toronto, Canada



A CALGARY reader is shareholder in a stock company dealing in real estate. One property sold last year at a profit of \$12,000 and other parcels held by the company have appreciated in value. The paid-up capital of the company amounts to a comparatively small sum and the reader wants to know if it would be fair to the largest shareholder for the company to pay for 1910 a ten per cent. dividend only, to be paid out of the first instalment made by the buyer of the land in question, although the actual profit on the deal made in 1910 would amount to a much higher rate.

In this case the company is in the same position as an individual would be. You cannot pay profits out of appreciation, until such time as the "appreciation" has been converted into cash. The company cannot declare dividends at the rate of say fifty per cent. on the paid-up capital when the amount of money that comes into the treasury—being the first year instalment on what has been sold—amounts to much less than fifty per cent. A company does not necessarily pay profits on the amount of business done from Dec. 31 to Dec. 31. The directors, after seeing that expenses of operation, depreciation, etc., have been paid, or are allowed for, ascertain the amount of cash remaining on hand available for distribution in the form of dividends. Very often with a company year ending Dec. 31, the books will be closed some time before that in preparation for the annual statement, and business done during December will not figure at all in earnings for the year. Your directors should only declare profits on money that has come in. Better a continuance of moderate dividends than to overpay one year and starve the next.

Hamilton, Ont., May 5, 1911.

Editor, Gold and Dross:

What do you think of Bailey and Green-Meehan stock for a 500 or 1,000 share investment and which of the two do you recommend?

A CONSTANT READER.

I might suggest that you put all your property in your wife's name forthwith.

Toronto, May 9, 1911.

Editor, Gold and Dross:

Would you kindly give me some information about the People's Railway, head office, Berlin. Through Mr. Bugg I was induced to take some stock. On my first refusal to do so he offered me a position with the company.

P. A.

The time to seek particulars about any issue into which you put your money is before, not after you have purchased. The general public seems to disregard the fact that there are in Toronto upwards of half a hundred brokers and financial houses, any one of which is ready and willing at any time to forward particulars about any stock, or to give an opinion as to the merits of particular companies. And all they ask for this is a small commission on the purchase price when you do buy. Any good broker would tell you, if you asked him, that there is no outstanding reason why you should acquire People's Railway securities. It's all speculative, and if Mr. Bugg isn't handling the thing right it may be worse than speculative. There is always a fly in the amber when any one offers you a position in return for your purchase of shares in his company. I will ask Mr. Bugg for particulars.

W. J. B., Dalhousie, N.B.: I don't imagine shares of the Alexandra Mining Company of Cobalt are worth anything. Ask a mining broker for a figure on your holdings.

Editor, Gold and Dross:

I repose every confidence in your advice on speculative matters, and as a result of weekly perusal of your column I have money in the bank which I should probably long ere now have squandered in foolish investments. I do not wish to let it remain idle forever. What do you think of fruit lands in the Okanagan Valley of British Columbia as a field for investment?

CUNCTOR.

There are unquestionably good fruit lands in the Okanagan Valley, but the prospective investor should go to the scene himself before making a purchase. A goodly part of the acreage on some of the farms that have been sold "unsight-unseen" to Easterners has been perpendicular. The fruit farms as a rule lie on table lands which are spurs on the sides of the mountains which skirt the valley. An Easterner who went to inspect his property recently was surprised to find it shaped like a horse shoe, with a steep precipice as its front elevation. When he complained to the agent who sold it to him, the latter eloquently explained that he was a lucky man, because he could plant an orchard on top of his farm and terrace the sides to grow grapes. In the west they tell of a party of visitors who were proceeding down the Okanagan Valley, and in passing a precipice a man fell at their feet. They picked him up and asked him if he were hurt. "No, only a little bruised," he replied, "but it's the fifth time I've fallen off that god-darned orchard this morning!"

Inquirer, Delhi: Bonds of the Willow River Timber may be of considerable value some day. Performance, however, is a matter for the future with this company. What is the Thornbury company you mention?

Editor, Gold and Dross:

I have shares in Union Pacific Cobalt mines, which I bought a year ago at the highest figure, 18c. Now I am asked to return these common shares and 10c. a share, and take preferred stock. Would you advise me to do it? — C. B.

Take your loss and let it go.

Subscriber, Brockville: Buy a lot in Brockville, don't bother with Yaphank, Long Island realty offered you by the Securities Development Company. Purchasing land by mail from a company you don't know, is on a par with selecting your wife through the instrumentality of a matrimonial bureau; the result is apt to be surprising in either case.

L. F. E., Berlin: If the real estate firm you name has acted well with your friends, it should do the same for you. You do not say what you propose doing with them, if you intend to buy land at long distance, go slow.

W. W., Peterboro: Colonel D. M. Robertson, one of the directors of the Preston East Dome Mines, is not the D. Robertson who figured on the board of the defunct Raven Lake Cement Company.

Toronto, May 12, 1911.

Editor, Gold and Dross:

Dear Sir—Many moons ago, I bought a large block of stock—suppose we say Porcupine—and paid cash for same, to one of the directors, quite a prominent business man of this fair city, I received a receipt for so many

shares at the time I paid the cash, but have never received any shares or certificate from the Company up to the present time. What would you do under the circumstance? There is no work being done on the property. Yours very truly,

"Get Rich Quick."

I would go after the company and make them deliver the stock. It's your property. The law so decrees.

London, May 13, 1911.

Editor, Gold and Dross:

Please tell me in next issue if you consider Illinois Traction a good investment, and which would you recommend, preferred or common stock?

S. G. H.

Illinois Traction is all right. It has been holding around 91 for some time. Buy preferred stock.

F. G. E., Kingston: Any of the Porcupines you mention are good enough to gamble on. But do not allow yourself to run away with the idea that you are investing if you buy.

Fort William, Ont., May 12, 1911.

Editor, Gold and Dross:

Wish you would please peruse the enclosed report pertaining to the "Calumet & Sonora Mining Co." of Duluth, Minn., operating in the State of Sonora, Mexico. During an "attack of Mining Stocks," a few years ago, I included fifty shares of this Company's stock, and same has since had a valuation of around \$30.00 per share, it is now quoted at \$7.00. You will notice they are calling for subscriptions to their bonds. I am holding 50 shares. Would feel grateful for a little of your advice. Thanking you for past favors, and wishing you continued success.

W. B. R.

To advise you intelligently in regard to this I would have to have the financial reports of the company for the past four or five years. If the company has the reserves they claim, I don't see any reason why they should not some day make a profit for shareholders. But at this distance it is hard to say whether their figures are accurate or far from being so. You got in wrong at the outset when you chose Mexico as the scene of your company. In your place I hardly think I would buy shares. Asking shareholders to buy bonds at this stage of development is tantamount to an admission by the mine managers that they did not start right in the first place, and what they have learned has been at the expense of shareholders. When a mine begins to put out bonds, liquidation is in many cases, not very far off. A Mexican silver and copper mine operated from Duluth is a long shot anyway.

R. C., Florence, Ont.: As a rule the less a person knows about an industry, the more eager is he to put his money in the stock. A farmer buys gold mine shares, and a mining man picks up shares in a fruit farm proposition with readiness.

Possibly when you got shares in the Classen-Lignum Company of Chicago, you did not know much about producing ethyl alcohol from sawdust. A communication sent to B. K. George at Chicago some weeks since has produced no results in the way of a reply, and I understand that the Classen-Lignum Company is rather shy of committing itself to financial details. The Classen-Lignum Company appears to be a holding concern operating sub-companies. One plant was built at Hattiesburg, Miss., which proved a failure. Another plant, that of the Lignum Inversion Company, incorporated for \$100,000 under the laws of West Virginia, conducted an Illinois plant also for some time which is now out of business, the shares having been then exchanged for Classen-Lignum stock. Classen-Lignum officials refuse to give information as to their financial position, and it is therefore hard to say whether shares are of any value.

R. S. H., Port Arthur: Hudson-Cobalt mine is one of the dearest things in Cobalt, and that is saying a great deal. Green Robin Gold Mining Company I do not know. I should think with a green robin embossed on shares with a gold background, and the name of the shareholder lettered on in purple, the stock would be a real ornament in any home.

W. P. T., Toronto: If you have 100 shares of Buick oil stock, take great care of it and do not buy any more, would be my advice.

An official of the Canadian Government stationed in Birmingham, England, asks for an opinion as to the merits of a new issue of 7 per cent. cumulative participating preference stock of the Standard Chemical, Iron & Lumber Company of Canada.

This is a flotation being made in London, being a reorganization of the Standard Chemical Company of Toronto in combination with Canada Chemical Co., Ltd. The Standard Lumber and Stone Company, Ltd., and the Rama Timber and Transport Co., Ltd. should say the outlook was very favorable for the success of these combined businesses. It is claimed that earnings will equal at the outset 9 per cent. on the common. I should imagine this would turn out all right.

McM. H. C., Galt: International Textbook Company appears to be in a strong position, but I have stated before that I think they are a little too eager to sell stock. Don't buy it.

Kingston, Ont., May 4, 1911.

Editor, Gold and Dross:

In lieu of a debt I have been offered 100 shares of a copper stock named Furnace Creek, on the curb in New York city. The debt is for \$50.

They tell me this is offered at 3 or 4 cents a share, with most people too languid to reach out for any.

M. T., Hamilton: Preferred shares of the Otonabee Power Company of Peterboro seem to be regarded as good. The company, I am told, is disposing of all the power they are generating, and have paid seven per cent. on the preferred stock since organization.

Newmarket, May 6, 1911.

Editor, Gold and Dross:

I have been a shareholder in the Chapman Double Ball Bearing Company of Canada, Limited, for six years. I have had notice of one meeting only in that time, and to date have not received a copy of their financial statement. Am I entitled to one annually? How should I proceed to sell my stock? Can you tell me what it is worth?

S. E. C.

A report on this company appeared last week in Gold and Dross of April 29th. You are entitled to notice of annual meeting, and should receive also a copy of the annual report. To sell your stock place it in the hands of a broker, acquainting him with the price at which you will sell it. This is the second instance I have come across recently where officials of the company appear to ignore the rights of shareholders in this company.

G. H., Toronto: As you say, Gold and Dross does not aim to be a tipster. I am afraid I cannot help you in your Porcupine quest.

Capital \$4,000,000 Reserve Fund \$5,000,000 Total Assets \$92,000,000

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The Sterling Bank of Canada

Statement of the Result of the Business of the Bank for the Year ending 29th April, 1911

PROFIT AND LOSS ACCOUNT.	
Balance of Profit and Loss Account, 30th April, 1910	\$ 35,444.73
Profits for the year ending 29th April, 1911, after deducting charges of management, etc., and making provision for bad and doubtful debts, and for rebate on bills under discount	96,825.69
Making a total of	\$132,270.42
Appropriated as follows:	
Dividend 1 1/2 per cent. paid 15th August, 1910	\$11,610.10
Dividend 1 1/2 per cent. paid 15th November, 1910	11,800.87
Dividend 1 1/2 per cent. paid 15th February, 1911	11,806.44
Dividend 1 1/2 per cent. payable 15th May, 1911	11,807.86
Balance of Profit and Loss Account carried forward	\$47,025.27
RESERVE FUND AND UNDIVIDED PROFITS.	
Reserve Fund	\$281,616.87
Balance at credit of Profit and Loss Account	85,245.15
Total Surplus and Undivided Profits	\$366,862.02
G. T. SOMERS, President.	

GENERAL STATEMENT

LIABILITIES.	
Notes in Circulation	\$ 817,955.00
Deposits not bearing interest	\$1,007,872.62
Deposits bearing interest (including interest accrued to date, 3,942,174.67)	4,950,047.29
Due to other Banks in Canada	69,113.95
Due to Agents in the United Kingdom	40,780.00
	109,893.95
Total Liabilities to the Public	\$5,877,896.24
Capital Stock Paid-up	\$ 944,640.48
Reserve Fund	281,616.87
Balance of Profits carried forward	85,245.15
Dividend No. 17, payable 15th May	11,807.86
Former Dividends unclaimed	1,134.60
	1,324,444.96
	\$7,202,341.20
ASSETS.	
Specie	\$ 33,094.70
Dominion Government Demand Notes	547,474.00
Deposit with Dominion Government for Security of Note Circulation	40,765.00
Notes and Cheques on other Banks	820,091.79
Balances due from other Banks in Canada	10,001.00
Balances due from other Banks elsewhere than in Canada and the United Kingdom	49,809.94
Railway and other Bonds, Debentures and Stocks	\$1,501,236.43
Call and Short Loans on Stocks and Bonds in Canada	543,928.95
	561,093.31
Bills Discounted and Advances Current	\$3,909,762.12
Overdue Debts (estimated loss provided for)	21,322.46
Bank Premises, Safes and Office Furniture	202,023.52
Mortgages on Real Estate sold by the Bank	20,325.00
Other Assets not included under foregoing heads	52,649.41
	\$4,206,082.51
	\$7,202,341.20
F. W. BROUGHALL, General Manager.	

Toronto, April 29th, 1911.

The Gold and Dross Department is deluged with communications, the writers of which have failed to sign their names and give their addresses. No attention can be paid to such communications. Your name and address is a necessity, not for publication, but as a matter of good faith.

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Our April List of Bond Investments contains a number of issues selected after careful investigation to combine

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MONTREAL FINANCIAL

PERSONNEL OF NEW BOARD OF DOMINION STEEL CORP.

MONTREAL, MAY 18, 1911.

EVER since the death of two of the mainstays of the Dominion Iron and Steel Corporation, namely, the Hon. L. J. Forget and Mr. H. F. Dimock, there has been much discussion in local financial circles as to who would be appointed to the vacancies on the different boards upon which they acted. There was much talk for some time of the appointment of Rodolphe Forget, M.P., as well as of Mark Workman, and while the former was always more or less in doubt it was considered that the latter, both because of his large interests in the concern and his attitude through the struggle, would receive the appointment. It was nowhere thought that Rodolphe Forget would receive the appointment, although a strong effort was certainly made on his behalf by the circulation of a petition on the Montreal Stock Exchange and by other means employed in matters of this kind.

It is doubtful, however, if the street ever thought seriously of the Hon. Raoul Dandurand, K.C., in this connection, so that the announcement made about a week ago *The Dark Horse*, caused just a little surprise. It should be remembered that Senator Dandurand

and Sir Wm. Mackenzie have been appointed only to the vacancies on the Boards of the Dominion Coal Company and the Dominion Steel Corporation, Limited, the vacancy on the Dominion Iron and Steel Board having been filled by the appointment of Mr. E. R. Wood, of Toronto, and Mr. Mark Workman, of Montreal. While the street had entirely overlooked possibility of the appointment of Senator Dandurand to the Boards of the Coal Company and the Dominion Steel Corporation, it cannot be doubted for a moment that the choice was politic on the part of the directors of the companies—politic, perhaps, in more ways than one. The Senator has not only proved himself to be a first-class lawyer, but a first-rate man of business, and he is very close to the Government. He has received a full share of honors in every walk of life which he has entered, thus demonstrating not only his executive ability, but his capacity to take a prominent place amongst those with whom he is associated.

He is but fifty years of age, having been born in Montreal in 1861. He was educated at Montreal College and Laval University, and at the age of 22 was called to the bar of the province of Quebec. He presently became a partner of the late Joseph Doutre, Q.C., and later became associated in a partnership with the Hon. L. P. Brodeur, Minister of Marine and Fisheries, at that time plain L. P. Brodeur. The name of the firm was Dandurand, Brodeur & Boyer. Later, his name was associated with another legal firm; he himself began dropping out of the practise of law and devoting himself more and more to political matters. In 1891 he was honored by the French Government by being created a Knight of the Legion of Honor, and in 1907 was promoted to the rank of officer. In 1898 he was made a King's Counsel, and during the same year received his call to the Senate. He became Speaker in 1905 and was sworn to the Privy Council four years later. He now assists Sir Richard Cartwright in the leadership of the Senate, and although his residence is in Montreal, he spends the greater part of his time at Ottawa. The directors of the Dominion Steel Corporation and its constituent companies have shown much judgment and political sense in the various appointments they have made of late years and in none more than the selection of Senator Dandurand to a place on their board.

Mr. H. Gordon Strathy, whose name has been almost synonymous with the Montreal Stock Exchange for many years, and who must by this time be one of the oldest members of that body, is now its chairman. He was elected to that office at the annual meeting of the Exchange, held on Friday, the 12th, in succession to Mr. W. J. Turpin, who has just completed a term as chairman.

Mr. Strathy has been identified with the Exchange for not less than 40 years and has seen it grow from very small beginnings to the place it now occupies among the Exchanges of America. He goes on the floor every day and attends to his own buying and selling just as he has almost from the beginning of his career.

Mr. J. J. M. Pangman, of Burnett & Co., a very popular member of the Exchange and one who has long acted in official capacities, was elected vice-chairman. Mr. C. Simpson Garland, who some years ago took over the seat of a member who possibly helped to form the Exchange was elected secretary-treasurer. Mr. Garland is noted as taking little interest in the spectacular movements of the



Senator Dandurand, a new Steel Director.

Exchange, preferring rather to confine his attention to the more conservative brokerage business. He succeeds Mr. Pangman as secretary-treasurer, who in turn succeeds to the office held the previous year by Mr. Gordon Strathy. The committee consists of Mr. Rodolphe Forget, M.P., A. A. Wilson, Hartland B. MacDougall and Thornton Davidson.

For some time past a proposal has been discussed by which the number of seats would be doubled, each member to receive a bonus of one new seat. This proposition, together with one to distribute the liquid assets, came in for a full discussion, and both were defeated upon being submitted to the vote.

A great deal of interest has been aroused in local financial circles over a report from Ottawa that Sir Sandford Fleming is flourishing his battle axe at an unnamed agency which acted in the promotion of the Cement Company, and which he practically claims got too big a share out of the deal.

Sir Sandford Fleming, as may be recalled, became the honorary president of the company at the time of its formation. As it was generally considered that the company had been capitalized in a very liberal manner and that it was to an unusual degree a hydrophobic institution. Sir Sandford's connection with it helped not a little to allay fears. Sir Sandford, however, resigned some time ago and would seem to have accompanied his resignation with some intimation of his dissatisfaction with the manner in which the concern was organized. He apparently had no opportunity of registering criticism, however, until the recent application of the company to provide \$11,000,000 of 5 per cent. debenture stock to take the place of the \$11,000,000 7 per cent. preference stock came up before the Private Bills Committee. Sir Sandford then objected to the procedure. Col. Smith, the chairman of the committee, read a letter from Sir Sandford, who, as a large owner of preference stock, gave warning against the passing of the bill. Sir Sandford charged that there had been extraordinary misappropriation of capital through an intermediary agency at the very inception of the Canada Cement Company and that such misappropriation was effected by deliberate artifice under the guise of the law. It was this, he claimed, which led to the necessity of seeking powers to exchange 5 per cent. debenture stock for 7 per cent. preferential.

Sir Sandford makes the following statement: "Appropriations; bonds of the Canada Cement Company, \$5,000,000; 7 per cent. preferred stock, \$11,500,000; common stock, \$13,498,400. Total face value, \$29,998,400, appropriated by the intermediary company."

"The same agency has paid on behalf of the merger in cash \$1,770,000, and in the purchase of eleven properties, \$14,822,250. Total payment, face value, \$16,592,250 which deducted from securities appropriated by intermediary agency, leaves a balance, face value, of \$13,406,150, which, on behalf of the intermediary agency, requires to be accounted for."

Local financial circles are greatly interested in the outcome of Sir Sandford's objections, inasmuch as it was in Montreal that the company was given birth. It is not generally considered that there is anything very definite in Sir Sandford's charges other than that stock watering was resorted to. Everybody has known all that from the beginning, however; and, to be iconoclastic but truthful, stock watering is of itself of little more importance than taking a bath. It is doubtful if a single company has been organized in many years in which there has not been stock watering. Even the laws of the land encourage and create the basis upon which it flourishes. The bounties which recently expired and which amounted to a couple of million dollars a year, gave opportunities for watered capitalization. The duties, by giving artificial assistance, do the same. The opportunities for securing possession of waterfalls, forests and other natural opportunities for which no sufficient annual charge is levied by the Government, gives opportunity for the possessors to create capital which represents no investment. It would be no cause for wonder, therefore, if a considerable amount of stock was created in the Canada Cement Company for which nothing was paid. In fact, it would be surprising were it otherwise. The same remark applies to a great number of concerns which have been organized of late years.

The dividend of the McKinley-Darragh-Savage mine has been cut. The directors have declared a quarterly dividend of 10 per cent. instead of the regular 15 per cent. The company has returned to shareholders in dividends the sum of \$1,706,000.

Robert Goodbody & Co., at New York, announce that Mrs. Margaret J. Goodbody, widow of the late Robert Goodbody, has been admitted to the firm as a special partner.

MATURING BONDS

(Their Re-Investment)

Over \$7,000,000 Canadian Northern Railway Company Equipment Bonds have been retired since the issue of Series "A" in 1902. Nearly \$1,750,000 of these Bonds will be retired during 1911, \$500,000 of which—Series "L," "N" and "O"—mature on June 1st, next.

We are prepared to make highly satisfactory proposals for exchange of maturing Canadian Northern Railway Equipment Bonds and other standard short-term securities for desirable issues running for a longer term.

We have a list of Municipal and Corporation Bonds adequate to the requirements of all careful investors.

The income return ranges from 4 per cent. to 6 per cent.

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Total Assets \$95,000,000

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Vice-President - Jonathan Hodgson
General Manager - E. F. Hebden

Paid-up Capital \$6,000,000
Reserve Fund and Undivided Profits 4,999,297
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Assets 71,600,058

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6% 1st. MORTGAGE GOLD BONDS

Due October 1st, 1930. Interest 1st April and October.
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Price—Par and Accrued Interest.

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London Office: 4 Saint Mary Axe, London, E. C.

Imperial Bank of Canada

Notice is hereby given that the
Annual Meeting
of the Shareholders will be held at the
Head Office of the Bank on

Thursday, the 25th of May next

The Chair to be taken at noon.
By order of the Board.
D. R. WILKIE,
General Manager.
Toronto, 29th March, 1911.

GOVERNMENT MUNICIPAL AND CORPORATION BONDS

We deal in only the higher
grades of Government, Mun-
icipal and Corporation Bonds,
yielding from 4 per cent. to
6 per cent.

Before purchasing a Bond
issue or any part of it we
make a thorough investiga-
tion regarding the properties
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a mortgage against the
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Orders may be telegraphed
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Full particulars on request.

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Corporation
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TORONTO, ONT.

The Department of Labor has re-
ports of 322 accidents occurring to
workmen in Canada during March.
Of these 104 were fatal and 218 re-
sulted in serious injuries. In March
a year ago there were 133 fatal acci-
dents.

ARE BEWICK-MOREING PLAYING WITH THE PUBLIC

BEFORE Canadians get any further into the various
Bewick-Moreing ventures, including Rea Mines, at
Porcupine, it might be as well for those co-operating with
the London firm of mining managers to disentangle the
facts from singularly patent errors.

The responsibility for a whole lot of merited criticism
visited upon them by the London press, daily and financial,
rests with Mr. C. A. Moreing and his colleagues. No less
important is it that those of Canada who concluded a deal
with the English firm and the Northern Ontario Explora-
tion Company, should promptly realize how it is that so
much adverse comment has been bestowed upon new gold
fields requiring support instead of censure.

This latter suggestion is pertinent, because there are
evidences that Bewick Moreing promotions are in disfavor
with the British and the Canadian public, that Rea Mines
shares are being manipulated by a "pool" that is obtaining
its inspiration from Bewick-Moreing sources, and because
there is talk of an attempt to create Canadian market
activity in what London regards with more or less sus-
picion.

To begin with, Rea Mines are prospective only. A re-
arrangement of the board and the substitution of Bewick-
Moreing management for that of the Consolidated Gold
Fields Company that was immediately followed by trans-
parent efforts to distribute shares, made of Rea Mines a
problem. It may be this change of management had no
influence either way upon the speculative aspects. On the
other hand, it is clear that the present directors and Mr.
Moreing have lent themselves to a programme detrimental
to what may be a successful undertaking and somewhat
discreditable to themselves.

Mr. Moreing in particular deliberately subjected him-
self to more than the average reader comprehends when,
in speaking of the Rea to the shareholders of the Northern
Ontario Exploration Company, he delivered himself of the
following, as it is reported in the London press:

"A third mine which has been worked upon to some extent
during the past year is the Rea mine. When I was in the field
I visited the Dome and the Vipond, and the facts I have
given you about these are what I actually saw; but the Rea
mine I could not visit because there was an outbreak of
smallpox, which I only heard an hour or so before I was going
there. If I had gone, I should have been shut up in quaran-
tine. I have just received a letter from my agent out there,
in which he says: 'The Rea mine, next to the Hollinger, has
more evidence of the making of a gold mine than any other
property in the field. (That is to say, it is more developed.
Everything else is more or less undeveloped.) The mine re-
cords are but scant, but Mr. Noah Timmins (the president of
the Hollinger mine) assures me from the company's records,
which he has been privileged to examine, that outcropping
quartz veins measuring from 3 feet to 4 feet, have been
struck from 600 feet to 700 feet from the surface, where ex-
cellent indications of good values were consistently obtained.
Diamond drilling has indicated a strong reef at a depth of
240 feet (so here again we have a good depth). A core of 11
feet was obtained, showing a good deal of visible gold. It is
estimated that the reef measures about 5 feet at the point of
intersection. Parts of the core, other than that showing visible
gold, are said to average \$19 (that is equivalent to 19 dwt.).
I have to-day seen the mining engineer, who saw this core, and
he confirms these statements as regards the visible gold.' Al-
though I have not seen it personally, the evidence seems to
point to this being a very important concern."

It was a singular lapse on the part of Mr. Moreing to
have alleged that "the Rea mine, next to the Hollinger,
has more evidence of the making of a gold mine than any
other property on the field." Then, why did the Consoli-
dated Gold Fields people absent themselves from its de-
velopment? Mr. Moreing did "not visit" the Rea on ac-
count of the smallpox prevailing there; yet he committed
himself to hearsay testimony and gave the Rea precedence

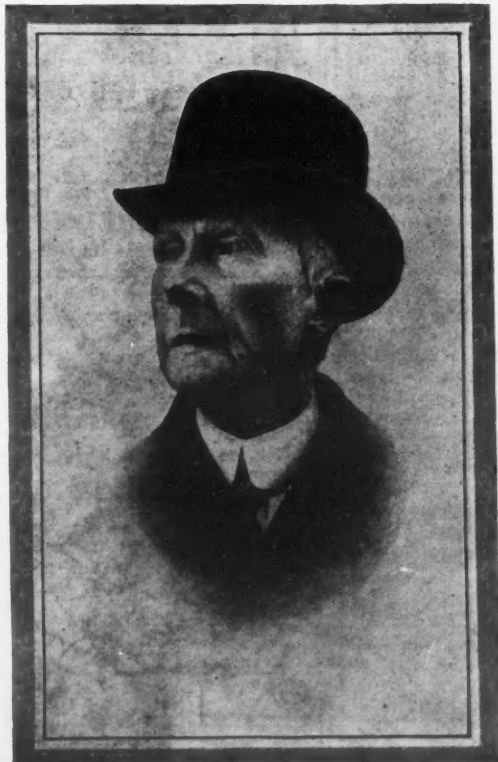
How Public Was Trimmed.

HENRY A. WISE, United States district attorney, is
in charge of the prosecution at the trial of C. C.
Wilson, president of the United Wireless Telegraph Com-
pany, and five other officers and directors proceeding in
New York city. John P. Fernsler, an expert accountant
in the employ of the government, was the first witness
against the six men charged with conspiracy and a mis-
use of the mails in a scheme to defraud investors.

It was shown that Col. Wilson, W. W. Tompkins, S. S.
Bogart, George H. Parker, and Francis X. Butler issued
to themselves 229,793 shares of preferred stock of United
Wireless.

This stock was issued in exchange for American De-
Forest Wireless Company's stock, which was purchased
by Wilson for a fraction over a dollar a share, and was
sold to investors at \$10 to \$40 a share. Circulars were
sent out, the government charges, asserting that the offi-
cers and directors of the United Wireless could not sell
their stock, and that the only stock being sold was treas-
ury stock.

The trump card of the prosecution was played when
it showed that Wilson sent 85,309 shares to Seattle to be



JOHN D. ROCKEFELLER.

Although for months past the New York Stock Mar-
ket has been on a hair-trigger, expecting the almost
daily deliverance of the finding of the Supreme Court
of the United States in the case of the Standard Oil
Company, yet when the decision was made public
Standard Oil and other stocks went up with a rush.
Neither John D. nor his oil holdings were depressed
as a result of the decision. The fact that the Supreme
Court orders the dissolution of Standard Oil within six
months does not seem to bother anyone very much.
The business will go on.

to the Dome and the Vipond, both of which are further
advanced.

Mr. Moreing quoted Mr. Noah Timmins, president of
the Hollinger Company, in a manner calling for repudia-
tion. Mr. Timmins could not have "assured" Mr. More-
ing "that outcropping quartz veins measuring from 3 feet
to 4 feet, have been struck from 600 to 700 feet from the
surface." Mr. Timmins knows better than to have misled
Mr. Moreing, whose speech also must have been carefully
revised. There is no proof of veins at any such depth
with "excellent indications of good values."

Mr. Moreing belied himself in this respect by giving
the result of "diamond drilling" and the location of "a
strong reef at a depth of 240 feet." Either he misquoted
Mr. Timmins or he strained the truth to make an im-
pression upon uninformed shareholders. Besides, a "3 to
4 feet" vein may have been the reason why it now is in-
timated that the Rea is "too small a thing for the Con-
solidated Gold Fields Company to bother about." At any
rate, no drilling was done on the Rea to the depth of 600
and 700 feet "from the surface." Consequently, Mr.
Timmins must request of Mr. Moreing that he withdraw
the misrepresentation to the Northern Ontario sharehold-
ers. And while Mr. Moreing is doing that, he will have
to retract the following, as applied to the Rea:

"We have erected a camp, and are putting up hauling en-
gines, compressors, and arranging to develop this property
(pointing to the plan). It is on the line of this reef, which
is found on the Schumacher claim, and which is found on the
Platt claim, and Mr. Miller, who originally pegged out these
claims, told me he considered them some of the best in the
district. The same vein goes through the Rea mines, and it
is also exposed in the Northern Ontario Exploration Co.'s
block here. So we decided to put our main camp on this
claim, and that is now being developed."

It is unworthy of Mr. Moreing, and it is calculated to
involve him in the "wildcatting" class, to set up that any
of the ore bodies located on the Schumacher and the Platt
Veteran claims are the same as those of the Rea. It is
very doubtful whether Schumacher and Platt Veteran
veins touch the Northern Ontario claims north east of
Pearl Lake. Those veins have nothing in common with
the Rea veins.

Mining authorities have determined that there has been
a radical change in the geology between the Schumacher
and the Platt and the Rea. Probably Mr. Moreing is not
aware of this. If so, he should not have made himself
ridiculous by projecting the southern series of veins across
the Northern Ontario ground into the Rea.

With reference to the Northern Ontario Exploration
flotation and the Northern Ontario Development Com-
pany, the same degree of equivocation has been pursued.
The former company was supposed to have 50,000 Hol-
linger shares. It transpires they have 44,000, and that
the other 6,000 went to "friends." The argument was
that Northern Ontario Exploration had all of this asset.
To settle the doubt it might be well to ascertain exactly
where the 44,000 Hollinger shares are, and who own them.
Since the Northern Ontario Exploration purchased these
shares, and the same company have control of fifty claims,
it is not surprising that the London newspapers were
querulous as to what the Northern Ontario Development
Company have for the capital of \$3,000,000 as proposed.

There seems to be a policy of inbreeding which is con-
trary to the soundest economics. That is why the whole
story of Rea's, as well as the Bewick-Moreing promo-
tions, demands ventilation by those in control or by the
press.



THREE MEMBERS OF THE UNITED STATES
SUPREME COURT.

From left to right they are: Justice Lurton, Justice
McKenna, and Justice Edward Douglas. These gentle-
men, along with their fellow-members, gave the de-
cision against the Standard Oil Company on Monday
last, by which that corporation is ordered to dissolve.

sold by Parker, who disposed of 78,969 shares, obtaining
\$1,713,156 for them. Of Wilson's personal holdings, 67-
945 shares are still to be accounted for. Parker also sold
some of Bogart's personal stock—3,785 shares, for which
he got \$69,258. Dibold sold 283 personal shares for \$6-
072.50.

Investors were assured that the stock was non-trans-
ferable. The defendants, when they sold personal stock,
marked it non-transferable for at least two years.

The prosecution next turned to the common stock of
United Wireless and showed that Wilson issued to him-
self 428,004 shares. Bogart, said Fernsler, allotted to
himself, with the consent of his fellow officers, 22,830
shares. Parker got 1,475 shares, Butler 12,500 and Gal-
braith 24,212. That made 484,561 shares of common
stock allotted to the six.

\$100 Bonds in Canada.

IN all probability the issuing of bonds of the \$100 de-
nomination will become more popular in Canada from
now on, despite the fact that some of the banking houses
would prefer to handle \$1,000 and \$500 bonds because they
earn their commission with less handling, and quicker. A
recent letter in SATURDAY NIGHT from F. B. McCurdy
& Co., of Montreal and Halifax, drew attention to a num-
ber of Maritime issues in bonds of \$100. Financial
houses will probably be quick to recognize the fact that
whereas the average man regards the standard bond of
\$1,000 denomination as being pre-eminently the wealthy
man's security, yet the former is always looking for the
protection for his small capital that a bond implies, and
he would soon learn to purchase low denomination bonds
of the first grade if those who issue scrip would give him
the opportunity. A New York house in the way of a
test recently made an offering of half a dozen or more
\$100 bonds, and the result was encouraging.

A threatened strike of linemen who ask higher pay,
may make trouble for Toronto's hydro electric system.
The work may be given to contractors at a figure.

Hon. Wm. Gibson, President. J. TURNBULL, Vice-President and General Manager

BANK OF HAMILTON

Head Office, Hamilton, Ont.

Capital Paid-Up - - - - - \$ 2,750,000
Reserve and Undivided Profits - - - - - 3,250,000
Total Assets - - - - - 40,000,000

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Cor. College and Ossington, Arthur and Bathurst, and
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compounded half-yearly. Money
may be withdrawn without de-
lay.

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porations, Firms and Individ-
uals on favorable terms and
shall be pleased to meet or cor-
respond with those who con-
template making changes or
opening new accounts.

THE BANK OF OTTAWA

ESTABLISHED 1874.

Capital Authorized - - - - - \$5,000,000
Capital Paid Up - - - - - \$3,500,000
Reserve and Undivided Profits - - - - - \$4,017,938
The Bank gives the most careful attention to every description of banking
business and readily furnishes information on any financial matters.
Toronto Offices: 37 King St. East, Broadview and Gerrard, Queen and Pape,
College St. and Ossington Ave.

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the world. They are self-identifying, and are accepted
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TORONTO STREET, TORONTO

THE STERLING BANK OF CANADA.

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Corner Queen Street and Glose Avenue
Corner Dundas and Keele Streets
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We offer for sale debentures bearing interest at FIVE per cent. per annum,
payable half-yearly. These debentures offer an absolutely safe and profit-
able investment, as the purchasers have for security the entire assets of
the company.

CAPITAL AND SURPLUS ASSETS, \$1,340,000.00.

TOTAL ASSETS, \$2,500,000.00.

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R. M. MACLEAN, London, Eng.

Directors:

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Some Interesting Official Correspondence Concerning Insurance that does not Insure

Editor, Concerning Insurance:

Dear Sir,—I wrote the Knights Templars and Masonic Mutual and Aid Association after noticing the comment in Saturday Night. Kindly peruse and return in due course. You may make use of any part of it, or none at all, in your excellent paper.

J. M. S.

We have had several enquiries regarding this association, and from the correspondence we gather that these parties are conducting an active canvass through various agents for the business of life insurance. We publish a reply to inquiries sent to its head office by one of our readers whose letter is quoted above, and also replies from the Dominion and Provincial Insurance Departments:

THE KNIGHTS TEMPLARS AND MASONIC MUTUAL AID ASSOCIATION.

A Strictly Masonic Natural Premium Life Association.

612 W. Sixth Street, Cincinnati, O., April 15, 1911.

Dear Sir,—We are in receipt of your recent favor. We note the clipping which you have sent us, referring to our Association, and your memorandum regarding the same.

Permit us to state that our association is a true fraternal organization, in that we solicit none but members of the Masonic Fraternity. Our representative in Ontario has taken up this matter with the Superintendent of Insurance, and we have the following report, as quoted to us:—

"That as we confine our business to members of the Masonic Fraternity, that the act relating to us, and others of a similar nature, has not been changed, and that we could continue business as before."

As to our certificates of membership, permit us to state that those held by those of our members in the Dominion of Canada are just as safe and sound, as far as this Association is concerned, as those held by our members in any State or Territory of the United States. This Association was organized and conducts its business under the laws of the State of Ohio, it being stipulated in the certificate of membership itself that the place of the contract is accepted and construed to be the home office of the Association in the City of Cincinnati, State of Ohio. The laws of Ohio protect all members alike, wherever they may reside. It is a "landmark" of this Association to treat all of its members alike, permitting no discriminations or discriminations, the by-laws being strictly followed, applying to all members alike. Our Association has always been conducted upon Masonic principles. Our aim has always been to give to all members all that it is possible to give them for the money received—economy of management has enabled us to pay our obligations at a lower rate of expense than any insurance company in the country. We have paid our obligations promptly and in full at all times. We have paid the magnificent sum of \$9,300,000 to the beneficiaries of our deceased members, during an honorable career of over 33 years. This sum is equal to about 93 per cent. of the total amount contributed by the members of the Association.

Our record has not been bettered by any life insurance company or association, and we therefore feel that we are entitled to the confidence and support of the Masonic Fraternity.

Very truly yours,

A. J. DAVIES, Secretary.

Office of the Superintendent of Insurance,
Ottawa, May 12, 1911.

Frederick Paul, Esq.,

Managing Editor, Toronto Saturday Night.

Sir,—This is in acknowledgment of your letter of the 8th inst. regarding the Knights Templars and Masonic Mutual and Aid Association of Cincinnati, Ohio, in which I am stated to have said that if said society confined its business to the members of the Masonic Fraternity that the Act relating to them and others of a similar nature, not having been changed, they could continue business as before.

That is not a correct statement of the facts. Some gentlemen in Ontario sent me a copy of the by-laws of said society and asked if it were legal for them to do business in this country without a license, and whether sub-section 4 of section 2 (of the Insurance Act) gave them the liberty. To this I replied that the writer probably referred to sub-section 4 of section 4 of the former Act, its equivalent being sub-section 4 of section 3 of the last mentioned Act. I further stated in effect that the society, confining its business to members of the Masonic Order exclusively, and carrying on business on the assessment plan, it would seem that they came within the provisions of said sub-section 4 of section 3 of the Insurance Act, 1910, and that a license under said Act was not necessary to enable them to carry on business in Canada. It will be remembered that friendly societies, such as described in the sub-section referred to, are exempted from the provisions of that Act. I made no statement, however, as to whether a license or certificate of registration under the Ontario Friendly Societies Act was necessary or not. I particularly pointed out that the view I expressed was an unofficial one, and was not to be regarded in any other light. MY IMPRESSION IS THAT A CERTIFICATE OF REGISTRATION UNDER THE ONTARIO FRIENDLY SOCIETIES ACT IS NECESSARY. I made no statement to the contrary, nor did I say anything from which a contrary opinion could be inferred. You will be able to obtain exact information upon the subject from the Registrar of Friendly Societies, Parliament Buildings, Toronto.

Your obedient servant.

W. FITZGERALD,
Superintendent of Insurance.

10th May, 1911.

Re Knights Templars and Masonic Mutual Aid Association.

Dear Sir,—I have your letter of the 8th instant, asking for the exact standing of the above-mentioned association in the Province of Ontario, also the position in which agents who solicit business for this association, place themselves.

In reply, I have to state that the Knights Templars and Masonic Mutual Aid Association is not and never has been registered to transact business in the Province of Ontario, and the agents who solicit business in the Province of Ontario make themselves liable to the penalty provided for in section 85 of the Ontario Insurance Act. Any person may prosecute them in our police court or before a justice of the peace, and one-half of the fine goes to the person prosecuting.

In the copy of the letter sent to me I notice the following statement:—

"Permit us to state that our Association is a true fraternal organization, in that we solicit none but members of the Masonic Fraternity. Our representative in Ontario has taken up this matter with the Superintendent."

ent of Insurance, and we have the following report, as quoted to us:—

"That as we confine our business to members of the Masonic Fraternity, that the act relating to us, and others of a similar nature, has not been changed, and that we could continue business as before."

In reply to the above-mentioned quotation, I might state that I have no knowledge of any such letter, report or permission being given to the above-mentioned society, and I think that that quotation is not correct. It is an illegal association so far as our law is concerned, and the legal difficulty would be, in case of a dispute, that the parties would have to go to the State of Ohio in order to enter suit there, as our law will not recognize this society or company.

Your truly,

WILL J. VALE, Assistant Registrar.

In the first place, this society can have no legal representative in Ontario, and any such representative soliciting insurance is liable under section 85 of the Ontario Insurance Act "to a penalty not exceeding \$200 and costs, and not less than \$20 and costs," or imprisonment for from one to three months. Then if this society, through a representative in Ontario "undertakes or effects, or agrees to offer to undertake or effect any contract of insurance," it is violating the law of the land. It is therefore not "strictly masonic," for obedience to the law is, I believe, a cardinal point in masonry.

The statement that the certificate of membership held by members in the Dominion of Canada are just as safe and sound as those held by any member in any State in the United States, may be true, but in that case it is exceedingly unfortunate for the members in the other States. A policy in this company so far as its being a valid contract enforceable in this country is absolutely valueless. A suit cannot be conducted against this institution in our courts.

Of course, all insurance corporations are "honorable gentlemen" and have "honorable careers." All are safe, all making money, to hear them tell it. But the business man should buy only an enforceable contract, and he should get it where he can see a properly confirmed report of its solvency. Ohio has been the scene of some of the worst graft in legislation and some of the most disastrous and crooked failures in insurance corporations of any State in the American Union. It has been the home and breeding place of wildcats, and until an organization with its head office in that State is prepared to enter Canada in a legal way, put up a proper guarantee, and report to and submit to inspection by our Insurance Departments, it should certainly take much more than the fact that it insures only Masons to induce as shrewd a class of business men as are usually found associated with that Order to insure in it.

Better first go to Missouri and get some one to "show me."

So far as we can learn this society has no connection with the Masonic Order, at any rate in Canada. Its members are stated by it to be all Masons, but high as is our opinion of that Order, that is no guarantee that it is being conducted along proper lines any other than many other fraternal insurance societies, and unfortunately we believe many fraternal societies are being very badly managed and are unsafe for any man to effect insurance with. A similar Masonic Life Association in Ontario failed miserably some years ago.

How Canadian Guardian Sank Shareholders' Money

THE result of seventy-one months' of business on the part of the Canadian Guardian Life Insurance Company of Toronto, was to cause an operating loss for the period amounting to the sum of \$61,223.26. The expenses during that time were \$111,865.88. This is the company which has just been deprived of its license by the Superintendent of Insurance following several articles which appeared in SATURDAY NIGHT showing the true position of the concern. The figures illustrating so forcibly that this company has been losing money steadily for its shareholders, are taken from a report made by Messrs. Clarkson & Cross of Toronto, for the Department of Insurance. This report says:—

"So far as we can determine, the statements furnished to you, and as published, are in accordance with the books of account as they fell from year to year, save that journal entries have been made in a later year dealing with transactions of the preceding year. The company, under its different titles, since its incorporation on the 23rd of February, 1901, has had eight secretaries and some of them have left their work incomplete and it has remained uncompleted.

"The existing shareholders on the 30th November, 1910, some 470 in number, with aggregate subscriptions of \$481,900.00, are shown, by the record, to have paid thereon \$40,812; hence they are still liable to the extent of \$421,087, and this statement is probably not far from being accurate, and it may be quite so. The books of account show the subscribed capital of \$500,000 and the amount due thereon \$457,295. The present secretary expresses his desire to go through the work of past years and adjust this account. Where the vouchers of the company are intact we should suggest, as a simpler and more complete method, the rewriting of the whole books of account.

"We venture to submit as a fair summary of the company's operations for the above named seventy-one months, the following statement, and believe that any adjustments that may be found necessary, will not vary the result materially:—

Premiums received from policyholders	\$ 85,166.33
Deduct therefrom:	
Paid commission to agents	\$ 9,444.18
Paid death losses	11,599.13
Paid policyholders, as surrender values	9,259.16
Loans to policyholders	4,221.24
	34,523.71
	\$50,642.62
Expenses for the seventy-one months	111,865.88

Operating loss	\$ 61,223.26
Apart from the liability of the company to existing policyholders (the amount of the legal reserve not computed.)	

"This \$61,223.26 has been made up entirely by past shareholders, as follows:—

Shares as per list, cancelled for non-payment \$264,300.00,	
upon which had been paid	\$36,856
Shares as per list, voluntarily surrendered \$253,800.00,	
upon which had been paid	25,900

A total of \$62,756

"The dividend declared in 1910 was also contributed by the specific surrender of three shareholders, who were also directors, of \$15,000 of share subscriptions, upon which \$1,500 had been paid. We are unable to express an opinion as to the legality of this method of financing.

"We are obliged to conclude that the vote of \$1,000 a month to the president, as salary for the years 1909 and 1910, an increase from \$250 a month during the preceding years, was made for the purpose of enabling him to acquire shares for the benefit of the company, and we find that on the 19th of November last, on page 304 of the directors' minute book, they cancelled this increase, thus restoring his salary to the previous rate of \$3,000 per annum. There has been no concealment with regard to the very extraordinary method adopted by the board to avoid showing an operating deficit.

STEEL AND RADIATION LIMITED

AUTHORIZED CAPITALIZATION.

7 per cent. Cumulative Preference Stock	\$2,000,000
Common Stock	3,000,000

STOCK NOW ISSUED.

Preferred	\$ 362,300
Common	1,110,900

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Director Hudson's Consolidated, Limited London, Eng.
COL. SIR HENRY M. PELLATT, Vice-President, of Pellatt & Pellatt, Toronto
T. W. HORN, Second Vice-President Toronto
H. H. MACRAE Mgr. Toronto Electric Light Co., Toronto
R. J. CLUFF, General Manager Toronto
G. LEVY Of Gibson, O'Reilly & Levy, Hamilton
THOS. SOUTHWORTH Vice-Pres. Deloro Mining & Smelting Co., Toronto

PELLATT & PELLATT

OWN AND OFFER THE FOLLOWING

6 Per Cent. First Mortgage Gold Bonds

At Par and accrued interest, with which will be given, to each subscriber, a bonus of 60 per cent. of Common Stock of the Company.

Issued under date 1st April, 1911. Due 1st April, 1931. Interest payable 1st October and 1st April at the Royal Bank of Canada, Toronto.

The Subscription List will open on the 19th May, 1911, and remain open 30 days, or until such earlier date until the whole issue may be taken up.

BANKERS: THE ROYAL BANK OF CANADA.

TRUSTEE: THE MONTREAL TRUST COMPANY, MONTREAL.

SOLICITORS: Messrs. Brown, Montgomery & McMichael of Montreal.
Messrs. Dunbar & Dunbar of Guelph.

Coupon Bonds of \$1,000 each with privilege of Registration of Principal only

Authorized Issue	\$1,500,000
Now to be sold with bonus of Stock	750,000

A first payment of 10 per cent. of the amount of bonds subscribed for must accompany application. Said payment may be either in cash, draft or marked cheque (payable at par in Toronto).

25 per cent. will be payable on allotment.

25 per cent. will be payable on July 1st, 1911.

25 per cent. will be payable on Aug. 1st, 1911.

And the balance will be payable Sept. 1st, 1911.

Subscriptions may be paid in full upon receipt of allotment.

Definite Bonds and Bonus of Common Stock to be delivered upon final payment.

If no allotment be made, first payment will be returned, and if a smaller amount be allotted than subscribed for, the balance of the first payment will be applied upon amount due.

Failure to make payments when due will render the first payment liable to forfeiture. The right is reserved to reject any application, to award a smaller amount than applied for, and to close the subscription list at any time without notice.

1. The Company began business on October 1st, 1910, consolidating the businesses of the King Radiator Company, Limited, and the Expanded Metal & Fireproofing Company, Limited, both of Toronto.

2. The Company owns and operates a new and thoroughly modern plant on St. Helen's Avenue, Toronto, which covers about 3 acres of land, and is equipped for the manufacture of Hot Water Boilers and Radiators; also a new plant on Fraser Avenue, Toronto, of Concrete Fireproof Construction, equipped with modern machinery and tools for the manufacture of EXPANDED METAL, METAL LATH, REINFORCEMENT RODS and FENESTRA SASH. The Company owns the exclusive right for Canada for the manufacture of "FENESTRA STEEL SASH" and "CASEMENTS," which goods are now being installed throughout the world in fireproof construction.

3. The earnings for the three months ending December 31st, 1910, as certified to by Messrs. George A. Touche & Company, Chartered Accountants, of London, England, New York, and Toronto, would average, for the year almost three times the interest on the entire amount of Bonds now offered for sale, without making any allowance whatever for the increase in business for the remaining nine months of the year. The consolidated business will show largely increased earnings, following the introduction of new and modern methods whereby great economies are to be secured.

4. The issue of \$750,000 of Bonds is for the purpose of the extension of the business, the erection of a new plant at St. Catharines, Ont., and the purchase of other plants in kindred lines of business which the company is now arranging to acquire.

5. The St. Catharines plant will have a capacity for a daily output of 150 tons of iron for the manufacture of Boilers, Radiators, Soil Pipe, Cast Iron Fittings, and heavy commercial castings. This latter plant is made necessary by reason of the demand for the Company's products having assumed such proportions as to tax to the utmost the Company's present capacity.

6. The above issue of Bonds forms a first charge upon the Real Estate, Works, Plants and Assets of the Company, and the Trust Deed provides that all further issues of Bonds are limited to 75 per cent. of actual expenditures to be made on capital account for the acquisition of further properties.

7. All legal matters pertaining to the issue of these securities have been passed upon by Messrs. Brown, Montgomery & McMichael of Montreal, and Messrs. Dunbar & Dunbar of Guelph.

8. A special circular with full particulars, and with application form, will be furnished upon request.

PELLATT & PELLATT

Traders Bank Building - Toronto, Ont.

NATIONAL TRUST CO.

LIMITED

J. W. FLAVELLE,
PresidentW. T. WHITE,
General Manager

CAPITAL AND RESERVE \$ 2,500,000
ASSETS UNDER ADMINISTRATION \$25,000,000

We shall be pleased upon request to send
a Booklet containing forms of wills

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THE BANK OF TORONTO

Paid-up Capital \$4,000,000
Reserved Funds 4,944,777
Assets - - - 50,000,000

Our ample resources, long experience and wide connections combine to provide an
unexcelled banking service for business men.

Savings Accounts opened, interest added to balances half-yearly. Joint Accounts
opened, the money in which may be withdrawn by either of two persons or the survivor.

BUSINESS and SAVINGS ACCOUNTS INVITED

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Examine and report on insurance, and assist in the adjust-
ment of Fire Losses. Our business is to get you a square deal.

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Reserve Fund 1,250,000.00
Undivided Profits 104,998.38

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The Market's Display of "Attractions"

By H. M. P. ECKARDT

EVERYONE who has given the slightest attention to the course of events in Canadian finance since 1907, may perceive that there has been in the three years a large increase in the volume of securities available for investment in the Dominion. There have been increases of stock and bond issues by existing corporations; large public issues of securities by newly formed consolidations or mergers, and capital emissions by concerns entirely new. In the case of many of the mergers, the constituent or individual concerns had not, prior to consolidation, relied upon public issues of bonds or stocks as a means of procuring capital. They carried on business with the aid of bank loans which supplemented the resources supplied by the half-dozen or so individual owners of each concern. For such loans as it had from the banks a company of this kind would be required to give specific security that satisfied the experts in the bank head-offices. It might be in some cases that directors of the borrowing company would be called upon to fortify the advance with personal guarantees.

After consolidation, however, a different method of raising the necessary capital is pursued. Then the consolidated company floats bonds or stocks in such quantity as to enable it perhaps to dispense with bank loans except occasionally for special purposes. The speculative and investing public then supplies the capital which formerly came from the banks; the public may also purchase a considerable part of the interests of the private owners; and in the price which the public pays for such securities as are issued is usually comprised the profit or commission which helps to make the promoter of the consolidation a millionaire or rich man. The daily papers and the financial weeklies teem with advertisements of financial houses who are distributing the various kinds of new securities that have been recently created. And the publication of the daily transactions on the principal stock exchanges operates as an invitation for the man

will fail to pass when the tests are applied, and they will therefore be eliminated from the list of eligibles.

Space does not avail to set out in detail the various tests which he will apply, but a few of the more important may be mentioned. One is the requirement that the men at the head or in control of the corporation issuing the security shall bear reputations for the highest honor in business dealings. If they are not honorable men, they may divert to their own pockets and to those of their friends, by means of subsidiary or auxiliary companies or by other means, a part of the profits rightly belonging to the general body of stockholders.

Next the management should be experienced and capable; and, proceeding, the investor will ask himself the following questions:

Are there plain indications that the industry to which this concern belongs will enjoy prosperity in succeeding years?

Does the concern largely depend for its profits upon privileges, the gift of Parliament or some municipality, which may be withdrawn at any time? In other words is the protective tariff or a terminable franchise an essential condition to its prosperous working? If so he will, if he is wise pass its securities by.

Next, does the concern, by reason of its possessing, or participating in, a monopoly, charge extortionate prices for the products or articles it sells? If so, no matter how prosperous it appears it will likely be the part of wisdom to strike its name from the list of eligibles.

Then there is the position of the company itself, what about its capitalization? Does that contain large obligations created for the purpose of benefiting promoters or greedy insiders? None but fools will put their money carelessly into things of that kind.

Has the company a sufficiency of working capital? Does it observe the laws of the land and the commonly accepted rules of decency?

These and many other questions



Doctor: You're very run down indeed. You mustn't take any violent exercise of any sort. For instance, you mustn't er—er—what are you?
Patient: An anarchist.
Doctor: Well, you must n't—er—er—throw any bombs for a long time.
—London Opinion.

with money or credit to purchase the wares exhibited on these lists.

So far as the speculator on margin is concerned it is of little use to point out the dangers appertaining to particular securities. He does not intend to buy "for keeps," and imagines that he can make money by popping in and out of the market. If he were informed that in six or nine months a certain company would be deprived of a privilege or advantage which cut an important figure in enabling it to make profits, that might not suffice to prevent him purchasing its stock; for he would likely answer "Oh, pshaw! I'll have my profit and be out of it long before that happens."

BUT the man who buys to keep is usually anxious to know what will be the future conditions affecting his investment; and if he knows or fears that in a year or two years the circumstances will be adverse, he will avoid the security inasmuch as he cannot tell whether he will be able to extricate himself before a loss is incurred. There have been issued many letters, articles, and other publications, containing valuable information for the investor in stocks and bonds. And there has been no time in Canada's history in which the ordinary or average investor stood more in need of disinterested and wise guidance in the matter of buying stocks and bonds. Those who best understand the business follow a definite policy. An expert and wise investor who wishes to see his investments grow steadily in value as the years roll by, will arrive at a decision, as to the particular securities to buy, by a process of elimination. He will set up a number of severe tests, and measure the various securities thereby. Needless to say most of the securities traded on the markets and advertised in the press

will arise. If a man cannot find the answer to them himself there are places where he may get assistance. But he needs to be exceedingly careful that the expert advice which he seeks is disinterested.

Sterling Bank Makes Steady Gains.

THE annual statement of the Sterling Bank of Canada must be regarded as one of the most satisfactory yet issued by this institution. During the past few years the Sterling has built up a strong chain of branches throughout the Province of Ontario, and these, in addition to its offices in Montreal and Winnipeg, have enabled it to place itself in a strong position. That the branches must be particularly well located, is shown by the fact that during the past year the Sterling was able to make an increase in net profits and greatly improve its position as regards surplus and undivided profits. The net profits for the year amounted to \$96,825.00, equal to 10.25 per cent. on the capital, which compares with \$92,832.00 in the previous year, and \$84,146.00 in 1909. Out of the net profits the sum of \$47,025.00 was applied to payment of dividends, while the balance with what was carried forward from the previous year, making a total of \$85,245.00, was applied to profit and loss account. The total surplus and undivided profits now amounts to \$366,862.00, as compared with \$317,150.00, at the end of 1910. The general statement shows the steady headway the Sterling has made during the past few years, the total assets now standing at \$7,202,341.00 which compares with \$4,896,730.00, at the end of 1908 and \$2,962,712.00 at the end of 1907.

The 6% First Mortgage Bonds of STONE LIMITED

are issued in denominations of \$500 and \$1,000 and are due in 1933. Interest payable half yearly.

These Bonds have behind them the highest class security possible, viz., real estate and buildings in the heart of the business district of Toronto equal to the present issue and are a first charge on assets equivalent to four times the bonded debt.

Earnings for the past year were over five times the Bond interest.

Particulars on application.

CANADA SECURITIES CORPORATION, LIMITED

179 St. James Street
MONTREAL308 McKinnon Building
TORONTO

ESTABLISHED 1873.

THE STANDARD BANK OF CANADA

Head Office: TORONTO

Record of Business as at 31st January, 1911

Resources	Liabilities
Gold, Silver and Government Notes \$3,084,594.63	Capital paid up \$2,000,000.00
Due by Banks 1,508,928.93	Reserve Fund 1,937,102.00
Government and other Bonds 2,910,243.84	Deposits 26,417,503.17
Loans on Call and Bills Discounted 24,994,553.09	Due to Banks 370,148.28
Government Deposit to secure Circulation 200,000.00	Dividends 60,018.00
Bank Premises 677,966.32	
Other Assets 151,062.61	
\$33,427,328.14	\$33,427,328.14

Dividends on Paid-up Capital—Twelve per cent. per annum.

Toronto, 31st January, 1911.

GEO. P. SCHOLFIELD,
General Manager.

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HEAD OFFICE - WINNIPEG

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We handle only High Class Bonds and Investment Securities, and upon application will be glad to submit particulars of the following:

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THE SPANISH RIVER PULP AND PAPER MILLS, LIMITED

PRICE 98 AND INTEREST

In 1910 the net earnings of the Company, after making provision for depreciation and bank interest, were sufficient to pay the bond interest 2½ TIMES OVER. Through the operation of a sinking fund of 3 per cent. per annum, commencing in 1912, the bonds are redeemable at 110 and accrued interest by annual drawing, or by purchase on the open market at a price not exceeding 110 and interest. Exclusive of its timber concessions in Ontario, which have an area of 6,000 square miles, the fixed assets of the Company, including plant, buildings, water power and development, have been appraised at \$2,489,684, nearly twice the amount of the bond issue.

Further particulars will be furnished upon request.

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Members Toronto Stock Exchange. 14 King Street East, Toronto.

WE OFFER

We invite correspondence on all investment matters.

Investment Bonds of unquestionable security netting from 4% to 6%.

W. GRAHAM BROWNE & CO.
DEALERS IN BONDS MONTREAL, CANADA

New R. & O. Stock Issue.

Particulars of the new stock issue of \$1,044,000 to be made by the

Richelieu and Ontario Navigation Company are announced by President Rodolphe Forget, to be as follows:—

First—The stock will be issued to shareholders on record May 13.

Secondly—One new share will be allotted for each three shares held on date of record.

Thirdly—Payment to be made in four equal instalments, 25 per cent.

on June 1, 25 per cent. on August 1, 25 per cent. on October 1, and 25 per cent. on December 1st.

Fourthly—Stock may be paid for in full when the demand rate of interest will be allowed.

Fifthly—Fractional and unsubscribed shares will be sold for benefit of shareholders entitled thereto.

Sixthly—Transfer of partly paid shares on company will be allowed.

The regular quarterly dividend of 1½ per cent. was declared payable to shareholders on record May 13.

Rich as cream and as wholesome
The most digestible of nourishing beverages

Labatt's
ALE and STOUT

Creates appetite; makes meals taste better; brings healthy sleep. Keep it always in the house. Your dealer sells it, or you can order direct.

John Labatt
LONDON - CANADA



\$105,040,000 WORTH OF MINERALS PRODUCED IN CANADA FOR 1910

Province of Ontario heads the list with mineral yield of 40.95 per cent. of total. Coal still the greatest factor.

THE mineral production of Canada for the year 1910 attained a total value of \$105,040,958 which is an increase of over \$13,000,000 over the year 1909, when minerals were produced valued at \$91,831,441. It is to be noted that the Province of Ontario heads the list of mineral producing provinces, with a ratio of 40.95 per cent. of the total yield. Ontario's output for last year was worth some \$43,017,026 and this record is not nearly approached by any other province. British Columbia is second, with a mineral yield of the value of \$24,547,817, which is 23.37 of the total production for Canada. It is to be expected that development in the Porcupine field will swell Ontario's next year total.

The statistics in this respect are taken from a preliminary report of the Mineral production of Canada prepared by John McLeish, B.A., and issued by the Department of Mines, Ottawa. There is much useful and interesting information in the report, which shows that in Nova Scotia the yield of coal and gypsum increased largely, while in Quebec the principal increases were in cement and asbestos. Ontario went ahead in copper, nickel and silver. The following table gives the production of metallic and non-metallic minerals of the entire Dominion, for 1909 and 1910, with increase or decrease noted:—

	1909.	1910.	Increase (+) or decrease (-)
Copper, lbs.	52,493,863	56,598,074	\$ 7,209,463
Gold, ozs.	453,865	9,382,230	8,928,365
Pig iron, tons	767,162	9,581,864	8,814,702
Lead, lbs.	45,857,284	1,892,129	1,846,272
Nickel, lbs.	26,282,991	9,461,877	16,821,114
Silver, ozs.	27,529,473	14,178,504	13,350,969
Other metallic products	405,122	559,186	154,064
Total	51,516,490	88,764,125	37,247,635
Less pig iron credited to imported ores	607,718	7,359,649	6,751,931
Total metallic	44,166,941	81,404,476	37,237,534
Asbestos and asbestos, tons	87,300	2,201,775	2,114,475
Coal, tons	10,501,475	24,781,236	14,279,761
Gypsum, tons	439,129	806,622	367,493
Natural gas	1,207,029	531,313	675,716
Petroleum, brls.	420,755	559,604	138,849
Salt, tons	84,037	415,219	331,182
Cement, brls.	4,067,709	5,345,802	1,278,093
Clay products	6,459,810	7,600,000	1,140,190
Lime, bush	5,592,924	1,192,756	4,400,168
Stone	3,127,135	3,499,772	372,637
Miscellaneous non-metallic	1,642,602	1,886,704	244,102
Total non-metallic	47,674,690	55,871,132	8,196,442
Grand total	91,831,441	105,040,958	13,209,517

While statistics of gold production are as yet incomplete, a preliminary estimate shows a production of approximately \$10,224,910, an increase of about 9 per cent. over the 1909 production. The production of the Yukon is valued at \$4,550,000, the total exports, on which royalty was paid during the calendar year according to the records of the Interior Department, being \$75,472.51 ounces. The Yukon production in 1909 was \$3,960,000, the exports being \$39,766.35 ounces. The British Columbia production in 1909 was placer gold \$477,000; bullion from free milling ores \$329,655; smelter recoveries \$4,367,924. In 1910 the placer production is estimated by the Provincial Mineralogist as \$482,000. An estimate of free milling bullion shipments and smelter recoveries is made of \$4,950,000, or a total production for the pro-

vince of \$5,432,000. The Nova Scotia production shows a falling off of about \$20,000, while Ontario will probably show a slight increase on account of the gold recovered in development work at Porcupine, of which a record has not yet been received.

SILVER.

The silver production of Canada in 1909 showed an increase of 24.5 per cent. over that of 1908 following a series of large increases during the three preceding years. It is very satisfactory therefore to be able to report a further increase in 1910 of about 16 per cent. The total production last year including that produced as bullion and the metal estimated as recovered from ores sent to smelters or otherwise treated was approximately 31,983,328 ounces, as compared with a production of 27,529,473 ounces in 1909. The increase is again chiefly credited to Cobalt and adjacent mining districts of Ontario.

There was a slight falling off in the silver production of British Columbia as a result of the decreased production from the silver lead ores of the province. For the province of Ontario, complete returns have been received from all the larger operators, while estimates based on railway shipments have been made for two or three of the smaller mines. The net production of recoverable silver is estimated at 29,375,000 ounces, that is after deducting 5 per cent. from the settlement assays of ores sent to smelters to allow for smelting losses. At the average price of silver for the year this has a value of \$15,711,513.

COPPER.

No refined copper is produced in Canada, but the copper ores are mostly reduced to a matte or blister copper carrying values in the precious metals. In Quebec where the copper is recovered subsequently to the extraction of the sulphur from pyritic ores, there was increased activity during the year. A small quantity of ore was exported from British Columbia coast mines and the Yukon to United States smelters for treatment. In Ontario, where the copper is chiefly recovered from the nickel-copper ores of the Sudbury district, there is a very large increase in production. In British Columbia the most important events during the year were the acquisition of a controlling interest in the Dominion Copper Company by the British Columbia Copper Company, with the subsequent re-opening of several of the properties, and the destruction by fire of part of the head works of the Granby Mines at Phoenix, B.C., which noticeably affected the output, although the Boundary district as a whole shows an increased production.

Of the production in 1910, Quebec is credited with 957,178 pounds; the production in Ontario was 19,259,016 pounds; and in British Columbia the production is estimated at about 36,000,000 pounds. Ontario shows an increased production of about 3,512,317 pounds, or 22.3 per cent., while British Columbia shows a slight increase, the production in 1909 being estimated at 35,638,952 pounds.

NICKEL.

There has been a very large increase in the production of nickel-copper ores in Ontario during the past two years, and it is perhaps not generally realized that the production of nickel in this province is now almost as large, pound for pound, as the production of copper in British Columbia, while the market price of the metal is from two to three times that of copper. A portion of the production is, however, now recovered with copper as monel metal and sold at a much lower price than fine nickel. Active operations are being carried on by the same companies as formerly, viz., the Mond Nickel Company, at Victoria Mines, and the Canadian Copper Company, at Copper Cliff. The ore is first roasted and then smelted and converted to a Bessemer matte containing from 77 to 82 per cent. of the combined metals, copper and nickel; the matte being shipped to the United States and Great Britain for refining. The total production of matte in 1910 was 35,033 tons, valued at the furnace at \$5,380,064, an increase of 9,188 tons, or 31.6 per cent. over the production of 1909. The metallic contents were copper, 19,259,016 pounds, and nickel, 37,271,033 pounds.

IRON.

Iron Ore.—Excluding Quebec, for which complete returns have not been received, the production of iron ore in 1910 was 254,915 short tons, valued at \$566,109. The shipments may be classified as magnetite, 124,535 tons, hematite, 130,380 tons. In 1909 the total shipments were 268,043 tons, valued at \$659,316, and comprised magnetite, 74,240 tons, hematite, 190,473 tons, and bog ore, 8,330 tons. Exports of iron ore from Canada during 1910 are recorded by the Customs Department as 114,499 tons, valued at \$324,186. This is chiefly from Moose Mountains mine, Ontario, Torbrook, N.S., and Bathurst, N.B. Although not a Canadian production, it may be of interest to state that the two Canadian companies operating the Wabana mines, shipped during the year 1,259,626 short tons of which 808,762 tons were shipped to Sydney and 450,864 tons to the United States and Europe. An increase of 5.58 per cent. is shown in the production of pig iron in Canada in 1910 as compared with 1909. The total production in 1910 was 800,797 short tons, valued at \$11,245,630, as compared with 757,162 tons, valued at \$9,581,864 in 1909. These figures do not include the output from electric furnaces making ferro-products, which are situated at Welland and Sault Ste. Marie, Ont., and Buckingham, Que.

The amount of Canadian ore used during 1910 was 160,290 tons; imported ore 1,406,668 tons; mill cinder, etc., 22,671. The production of pig iron by provinces in 1909 and 1910 was as follows:

	1909.	1910.	Per cent.
Nova Scotia	245,380	245,380	100.00
Quebec	4,770	125,623	26.34
Ontario	407,012	6,002,441	14.75
Total	757,162	6,253,444	826.00

Steel.—The total production of ingots and castings in 1910 was approximately 822,281 short tons, of which 803,600 tons were ingots, and 18,681 tons were castings. The figures have been partially estimated, the records of the Ontario Iron and Steel Company having been unfortunately destroyed by fire. The production in 1909 was reported as 754,719 short tons, made up of 739,703 tons of ingots and 15,016 tons of castings.

PETROLEUM AND NATURAL GAS.

The production of crude petroleum shows another large falling off in 1910, the production being only 315,895 barrels, or 11,056,337 gallons, valued at \$388,550, as compared with 420,755 barrels, or 14,726,433 gallons, valued at \$559,604 in 1909. The average price per barrel

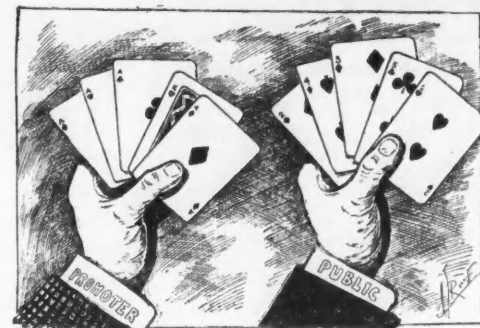
was also less, being about \$1.23 in 1910, as compared with \$1.33 in 1909. The production in Ontario by districts as furnished by the Supervisor of Petroleum Bounties, was, in 1910, as follows, in barrels:—Lambton, 205,456; Tilbury and Romney, 63,058; Bothwell, 36,998; Leamington, 141; Dutton, 7,752; and Onondaga (Brant county) 1,005. The production in New Brunswick was 1,485 barrels.

While the production has been decreasing, the imports as might be expected have been increasing. The total imports of petroleum oils, crude and refined, in 1910 were 67,949,643 gallons, valued at \$3,133,449, in addition to 1,362,235 pounds of wax and candles, valued at \$80,106. The oil imports included, crude oil, 53,604,053 gallons; refined and illuminating oils, 7,656,727 gallons; lubricating oils, 3,071,257 gallons; other petroleum products, 2,607,606 gallons.

The production of natural gas was valued at \$1,312,614, being \$68,568 for the province of Alberta and \$1,244,046 for Ontario. These values represent as closely as can be ascertained the value received by the owners of the wells for gas produced and sold or used and do not necessarily represent what the consumers have to pay for the gas, since in a number of instances the gas is re-sold once or twice by pipe line companies before reaching the consumer. In Alberta also some gas is being used by brick manufacturers for which no estimate has been obtained as to quantity or value. The total quantity of gas used in Ontario exceeded 7,036 million feet, and in Alberta over 450 million feet. A considerable flow of gas is reported from the new wells of the Maritime Oil Co., Ltd., in Alberta county, New Brunswick, which it is proposed to pipe to Moncton.

COAL AND COKE.

The total coal production in Canada in 1910, comprising sales and shipments, colliery consumption and coal used in making coke, is estimated at 12,796,512 short tons, valued at \$29,811,750. This is an increase of 2,295,037 tons, or nearly 22 per cent. over the production of 1909, and is the largest production of coal yet recorded for Canada. The largest increases have been in the west—Alberta showing an increase of nearly 42 per cent. and British Columbia over 27 per cent., while Nova Scotia shows an increase of a little over 13 per cent. The total production is almost equally divided this year between



A Game in Porcupine—Who Wins?
—The Montreal Star.

the eastern and western coal fields, while Alberta contributes about 22 per cent. of the whole as compared with 10 per cent. in 1905 and 5 per cent. in 1900. The production by provinces was approximately as follows, the figures for 1908 and 1909 being also given. With respect to Alberta, while the table below shows a production in 1910 of 2,824,929 tons, the Provincial Mine Inspector estimates the output at over 3,000,000 tons.

Province.	1909.	1910.	Value.
Nova Scotia	5,652,089	6,407,091	\$12,871,388
British Columbia	2,606,127	8,144,147	10,373,024
Alberta	1,994,741	4,838,109	2,824,929
Saskatchewan	192,125	296,359	190,484
New Brunswick	49,029	98,496	53,455
Yukon Territory	7,364	49,502	1,185

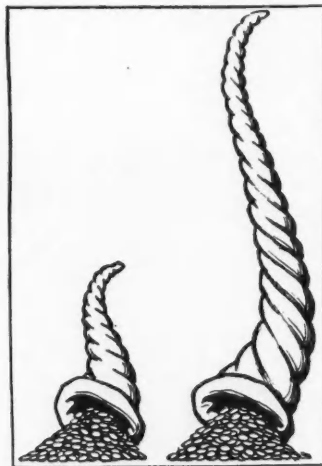
Total 10,501,475 24,781,236 12,796,512 \$29,811,750

The exports of coal are reported by the Customs Department as 2,377,049 tons, valued at \$6,077,350, as compared with exports of 1,588,099 tons in 1909, valued at \$4,456,342. Imports of coal during the year include bituminous 5,966,466 tons, valued at \$11,910,341; slack 1,365,281 tons, valued at \$1,795,598, and anthracite 3,266,235 tons, valued at \$14,735,062, or a total of 10,597,982 tons, valued at \$28,450,001.

There was a greater importation of each class of coal than in 1909, when the total imports were 9,872,924 tons.

U.S. Workmen Better Off Than English Wage-Earner

THE conclusion came to by G. R. Askwith, assistant secretary of the Board of Trade, in a report made to the British Government on the question of wages and the cost of living, is that the American wage-earner is



THEIR INCOMES.
Wages of American workmen are 130 per cent. higher than those of English wage earners.

much better off than is the worker of England and Wales. Mr. Askwith, after a very extended and thorough investigation, finds that the average United States wage for the workingman is some 130 per cent. higher than in England, with shorter hours for labor. At the same time the expenditure of the American worker for food and rent would be higher than the English scale by about 52 per cent.

"When wages and hours are put together, the hourly rate of earning in America works out at 240 as against 100 in England, or nearly two and one-half times as high," says the report. The investigator furnished with his report the following table giving comparative figures of wages, rent and the prices of food in the United States and England:—

Occupation.	England and Wales (Oct., 1905).	United States (Feb., 1909).	Ratio of Mean Predominant Wage in the United States to that in England and Wales (Oct., 1905), taken as 100.
Building trades			
Bricklayers	37 6 to 40 6	110 0 to 125 0	301
Stonemasons	37 2 to 39 4	96 3 to 119 0	260-285
Carpenters	36 2 to 39 4	68 9 to 90 0	210
Joiners	36 2 to 39 4	68 9 to 90 0	210
Plasterers	36 6 to 41 8	100 0 to 119 2	280
Plumbers	35 4 to 39 9	87 6 to 112 6	266
Painters	31 6 to 37 6	65 0 to 85 0	217
Hand carriers & bricklayers' laborers	24 4 to 27 0	50 0 to 68 9	231
Engineering			
Fitters	32 0 to 36 0	63 4 to 74 6	203
Turners	32 0 to 36 0	67 8 to 85 4	225
Smiths	32 0 to 36 0	74 8 to 91 8	231
Patternmakers	34 0 to 38 0	74 8 to 91 8	231
Laborers	18 0 to 22 0	37 6 to 43 9	203
Printing trades			
Hand compositors (job work)	28 0 to 33 0	68 9 to 81 3	246
Arithmetic means			
(The Building Trades)			243
(The Engineering Trades)			213
(All above Occupations)			232

No. of Rooms per Dwelling.	England and Wales.	United States.	Ratio of Mean Predominant Rent in the United States to that in England and Wales, taken as 100.
Three rooms	3 9 to 4 6	6 9 to 9 7	198
Four rooms	4 6 to 5 6	8 8 to 12 0	207
Five rooms	5 6 to 6 6	11 6 to 14 11	220
Six rooms	6 6 to 7 9	13 0 to 17 4	213
Arithmetic means			209

The average weekly rent per room in America works out at the rate of 2s. 7d. as against 1s. 3d. in England. The retail prices of the principal articles of food are shown in this table:

COMPARATIVE FOOD PRICES.

Commodity.	Predominant Range of Retail Prices, England and Wales (Oct., 1905).	United States (Feb., 1909).	Ratio of Mean Predominant Price in the United States (Feb., 1909) to that in England and Wales (Oct., 1905), taken as 100.
Sugar, per lb.	2d.	2½d. to 3d.	144
Cheese, per lb.	7d.	10d.	143
Butter, per lb.	1s. 1d. to 1s. 4d.	1s. 4d. to 1s. 5½d.	126
Potatoes, per 7 lb.	2½d. to 3½d.	5½d. to 8½d.	233
Flour, per 7 lb.	8d. to 10d.	11½d. to 11½d.	139
Bread, per 4 lb.	4½d. to 5½d.	10½d. to 11½d.	223
Milk, per qt.	3d. to 4d.	4½d. to 4½d.	129
Beef, per lb.	7½d. to 8½d.	6d. to 8d.	104
Mutton, per lb.	7½d. to 9d.	6½d. to 8½d.	116
Pork, per lb.	7½d. to 8½d.	5½d. to 7½d.	81
Bacon, per lb.	7d. to 9d.	8½d. to 10d.	116

Commenting on the report the London Times says editorially:

"Now, these facts completely dispose of two widely current misconceptions or misstatements. One is that the higher wages admittedly paid in America are all swallowed up and more by the higher cost of living, which is believed to surpass the standard of this country in regard to the necessities of life by an enormous amount, and to constitute an intolerable burden. The present report explicitly states the contrary at the conclusion of a long, elaborate, and extremely careful comparison of the two countries. In the United States, it says, a much greater margin of earnings over cost of living is available, even when allowance has been made for the increased expenditure on food

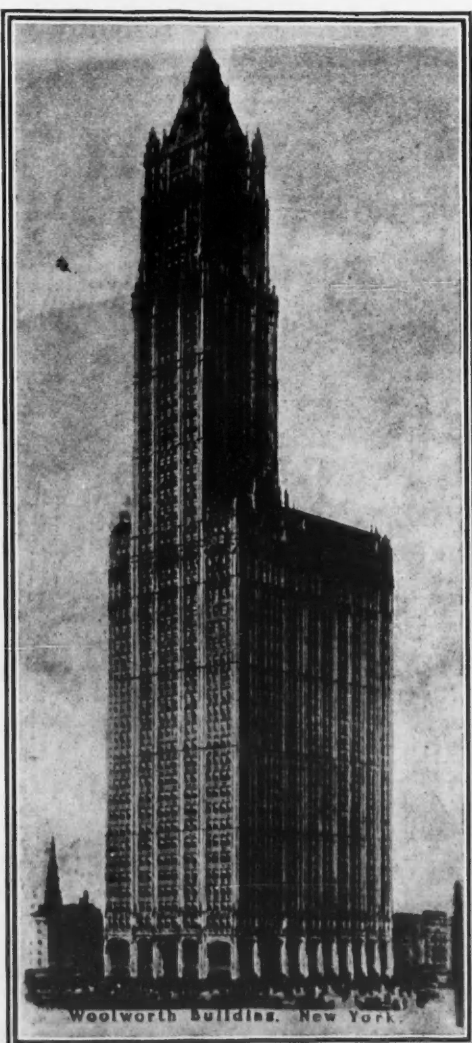


THEIR COST OF LIVING.
The American worker spends 52 per cent. more than the British for food and rent.

and rent. 'The margin is clearly large, making possible a command of the necessities and conveniences and minor luxuries of life that is both nominally and really greater than that enjoyed by the corresponding class in this country.'

How the B.C. Act Works.

SOME considerable time has elapsed since reference was made in Canada to the Companies' Act which had been framed for British Columbia. It will be, doubtless, in the recollection of readers that the measure evoked no small amount of hostile criticism, and we opined that its sponsors would take care that it did not conflict with the best interests of the province. Since then such amendments as were deemed desirable have been adopted, and others may yet be considered. In the meantime, companies are taking advantage of the Act, and are registering under it by hundreds. The cause, therefore, for further antagonism would seem to have been removed. Indeed, it has been demonstrated to those who charged the Provincial Government with displaying an un-Canadian spirit that the section of the Act about which there was the loudest complaint had been copied verbatim from the statute of Ontario on the same subject. Whatever further amendment in detail may be shown to be necessary, it is conceded that the principle of the Act is correct; that people in the province doing business with foreign companies should have an accurate idea of their status; and that, as local business men have to contribute to the revenue of the province, foreign corporations seeking to do business therein should also contribute. As this is the case in every other province in the Dominion, there seems to be no reason why British Columbia should be the exception. And there is the satisfaction that the Companies' Act was prepared by counsel specially employed for that purpose, so that there is apparently little likelihood of its application being inimical to the commercial development of the province.



AN AIRSHIP WHARF ON THE LATEST BROADWAY SKYSCRAPER, WHICH IS TO BE THE TALLEST BUILDING IN THE WORLD.

The Woolworth Building at Park Place, Broadway, now in process of erection, will not only be famous by reason of its being the tallest building in the world, but also from the fact that it is to have a wharf or landing place on its roof for aeroplanes or dirigibles, at a height of 375 feet above the street. Above the roof will rise the tower to the giddy elevation of 750 feet, on the apex of which is to be a huge electric light, that in addition to all else, will act as a landing signal for belated air-travellers. Mr. Woolworth the owner of the building is having the wharf constructed on the sure of his belief in the future popularity of aviation, not only for pleasure but for commercial purposes, also.

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TALE OF THE TAPE

Record of the Market Fluctuations of Canadian
Stocks for the day, with High and Low
a year ago. Inactive Securities.

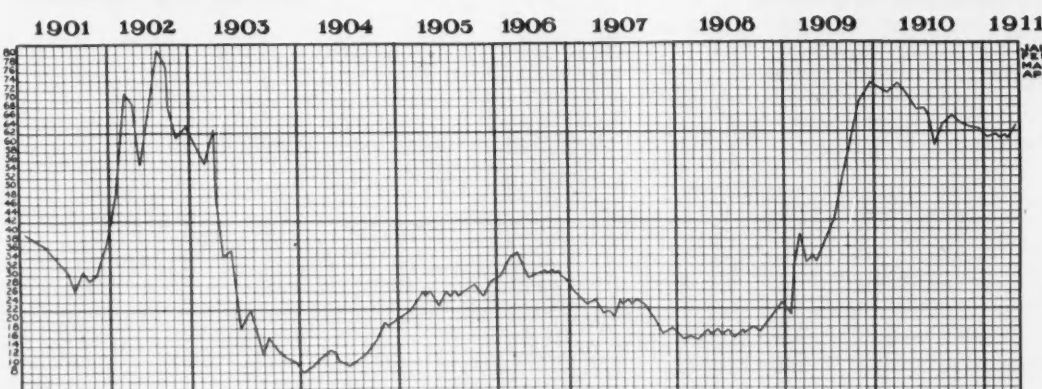
Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.				Wednesday, May 17.	
						High	Date	Low	Date	Ask	Bid
100	180,000,000	55,616,666	176,333,583	2,444,539	Transportation	202	Nov.	177	Jan.	235%	235%
100	12,500,000	.....	2,490,000	2,490,000	Canadian Pac. Ry.	70	Dec.	40%	July	71%	71%
100	3,500,000	1,500,000	2,500,000	2,500,000	Detroit Union T. Co., com.	81	Dec.	64%	July	81	81
100	1,400,000	.....	518,048	518,048	Halifax Electric	132	Dec.	117	July	149	147
100	7,594,500	4,552,600	24,956,813	1,460,427	Illinois Trac., pref.	93	Jan.	88%	Nov.	93	91%
100	15,000,000	.....	3,073,400	3,073,400	Mex. N. W. Ry.	59	Mar.	46%	July	59	50
100	11,487,400	.....	15,087,500	2,699,500	Mexico Tram. Co.	127	April	117	July	138	136%
100	20,832,000	10,416,000	61,674,000	10,326,025	Minn. St. P. & S.S.M.	145	Mar.	114	July	138	126%
100	10,000,000	.....	4,421,863	2,988,712	Montreal Street	254	Mar.	213%	July	226%	226%
100	1,000,000	.....	60,338	1,074,812	Northern Nav.	122	Jan.	104	July	124	124
100	9,000,000	.....	13,024,000	1,074,812	Northern Ohio Trac.	40	Aug.	33%	July	43%	42%
100	3,000,000	500,000	2,941,500	142,380	Porto Rico Ry. Co. com.	54	Sept.	34%	Jan.	62	61
100	9,500,000	.....	2,500,000	.....	Que. R.L. & P. Co. com.	61	Nov.	24	Mar.	65	65
100	3,132,000	.....	2,400,000	312,700	Rich. & Ontario	95	Jan.	77	July	121%	121%
100	37,500,000	.....	40,326,326	1,707,396	Rio de Janeiro	105	Oct.	87%	July	106	106
100	800,000	.....	10,400,000	1,691,186	St. L. & Chi. S.N. Co.	119	Jan.	90	Dec.	99	99
100	10,000,000	.....	6,000,000	2,397,500	Sao Paulo T.L. & P. Co.	183	Sept.	175	Jan.	165	164
100	13,875,000	.....	13,257,000	1,489,185	Teledo Ry.	115	Jan.	7%	Oct.	7%	0%
100	8,000,000	.....	3,998,327	3,619,660	Toronto Ry.	129	Jan.	110%	July	134%	134%
100	20,100,000	3,000,000	19,503,000	255,388	Twin City com.	139	Jan.	108	July	138	138
100	6,000,000	.....	4,454,602	147,165	Winnipeg Electric	199	Sept.	176	July	237	236%
100	12,500,000	.....	3,649,000	3,233,253	Telegraph, Light & P.	148	Mar.	141	Sept.	149	144
100	4,000,000	.....	.....	2,997,864	Bell Telephone	307	Mar.	196	July	196	195
100	41,380,400	50,000,000	.....	923,459	Consumers Gas	87	Oct.	78%	July	92%	92%
100	41,380,400	50,000,000	.....	903,766	Mackay, com.	79	Jan.	67%	Aug.	78	76
100	13,585,000	2,400,000	20,000,000	653,854	Mackay, pref.	79	Jan.	67%	Aug.	78	76
100	12,585,000	2,400,000	20,000,000	653,854	Mex. L. & P. Co. com.	89	Oct.	66	Jan.	83	79
100	17,000,000	.....	10,107,000	2,042,561	Do. pref.	109	Dec.	99%	July	109	109
100	1,500,000	.....	8,345,500	450,653	Montreal Power	181	Sept.	151%	Feb.	150%	150%
100	8,500,000	.....	3,345,500	450,653	Ottawa L. H. & P. Co. 131	Nov.	Dec.	109	Jan.	115	115
100	4,000,000	.....	1,000,000	1,036,788	Shaw & P. Co.	114	Nov.	112	Jan.	112	111
100	.....	.....	.....	.....	Toronto El. Light	123	Nov.	109	Sept.	134%	133%

Par Value	Capital Stock	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1910.				Wednesday, May 17.	
					High	Date	Low	Date	Ask	Bid
				Banks						
243	4,866,666	2,530,666	294,944	British North America	181	April	145	July	...	...
50	10,000,000	7,000,000	310,204	Commerce	215½	April	196	Jan.	230	227½
100	4,000,000	5,000,000	378,242	Dominion	243	Jan.	221	Dec.	230	230
100	2,500,000	2,250,000	145,038	Eastern Townships	168½	Dec.	160	Feb.	173	170
100	2,680,560	3,000,000	192,810	Hamilton	208	Feb.	196	Sept.	...	204
100	2,500,000	2,500,000	15,041	Hochelaga	240	Nov.	208	Nov.	...	204
100	5,597,641	5,597,641	586,135	Imperial	215	Jan.	204	July	210	210
100	6,000,000	4,900,000	99,297	Merchants	187½	Aug.	171	Jan.	195	190
100	1,000,000	1,250,000	104,696	Metropolitan	215	Jan.	204	July	210	208½
100	4,000,000	4,400,000	115,188	Molson	215½	Jan.	204	July	210	210
100	14,400,000	12,000,000	261,789	Montreal	259½	Jan.	243	Jan.	254	250
100	2,000,000	1,200,000	26,014	Nationale	...	...	262½	...	...	260
100	774,300	1,380,025	26,266	New Brunswick	285½	April	270	Jan.	278	...
100	3,500,000	3,500,000	117,588	Nova Scotia	212½	Nov.	200	Jan.	212	...
100	3,500,000	3,900,000	117,938	Ottawa	212½	Nov.	200	Jan.	212	...
100	2,500,000	1,250,000	60,580	Quebec	245	Nov.	22½	July	124½	...
100	2,500,000	2,500,000	228,352	Royal	245	Nov.	22½	July	124½	...
50	2,000,000	2,400,000	54,074	Standard	232½	Jan.	219	Nov.	228	...
100	4,000,000	4,750,000	194,777	Toronto	220½	Jan.	209½	Nov.	217	...
100	4,354,500	2,200,000	102,443	Traders	215	Jan.	141	Mar.	145	144
100	4,000,000	2,400,000	28,676	Union	150	Dec.	139½	Jan.	150½	150

					Range for twelve months, May 10.				Wednesday, May 17.		
Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	High	Date	Low	Date	Ask	Bid
					Industrial and						
					Miscellaneous						
100	8,125,000	1,875,000	7,500,000	110,137	Amal. Asbes. Corp. com.	35	Feb.	9	Sept.	10	81
100	8,125,000	1,875,000	7,500,000	110,137	Do. pref.	38	Feb.	50	Sept.	15	85
100	3,000,000	1,000,000	2,000,000	2,000,000	Black & Cons. Asb. com.	29	June	15	Nov.	15	15
100	3,000,000	1,000,000	2,000,000	2,000,000	Do. pref.	70	Jan.	57	Sept.	114	114
100	750,000	750,000	47,000	47,000	F. N. Bur. Co. com.	96	Nov.	59	Jan.	114	114
100	750,000	750,000	47,000	47,000	Do. pref.	107	Dec.	60	Jan.	116	116
100	3,500,000	5,000,000	3,500,000	644,580	Can. Car & F. com.	65	April	60	Jan.	70	70
100	3,500,000	5,000,000	3,500,000	644,580	Do. pref.	65	April	60	Jan.	70	70
100	13,500,000	10,500,000	5,000,000	217,994	Can. Cement, com.	25	April	15	July	23	23
100	13,500,000	10,500,000	5,000,000	217,994	Do. pref.	90	April	78	July	85	85
100	6,000,000	1,919,455	14,407,048	3,541,769	Canada Perm.	170	April	153	Dec.	171	168
100	2,794,595	1,919,455	2,841,300	76,700	Can. Con. Rub. com.	102	Jan.	90	Sept.	92	92
100	2,794,595	1,919,455	2,841,300	76,700	Do. pref.	115	Jan.	100	Aug.	100	100
100	2,794,595	1,919,455	2,841,300	76,700	Can. Cottons, Ltd.	25	Nov.	23	Nov.	20	17
100	2,794,595	1,919,455	2,841,300	76,700	Do. pref.	73	Nov.	71	Nov.	73	69
100	4,700,000	2,000,000	2,700,000	1,800,000	Can. Con. Elec. com.	120	Feb.	104	Dec.	108	108
100	4,700,000	2,000,000	2,700,000	1,800,000	City Dairy, com.	40	Aug.	29	Jan.	37	37
100	4,700,000	2,000,000	2,700,000	1,800,000	Do. pref.	100	Sept.	96	July	37	37
100	585,000	408,910	84,394	71,971	Dom. Steel & C. Corp.	87	May	60	July	55	55
100	585,000	408,910	84,394	71,971	Do. pref.	87	May	60	July	55	55
100	35,000,000	1,500,000	35,000,000	585,780	Dom. Textile, com.	76	April	65	Dec.	69	69
100	5,000,000	1,859,630	6,461,858	585,780	Do. pref.	110	Jan.	87	Nov.	104	104
100	5,000,000	1,859,630	6,461,858	585,780	Lake Superior Corp.	110	Jan.	87	Nov.	104	104
100	2,100,000	1,500,000	1,000,000	1,074,358	L. of Woods Milling	153	Feb.	119	July	136	134
100	2,100,000	1,500,000	1,000,000	1,074,358	Do. pref.	128	Jan.	121	Oct.	4.70	4.60
5	7,495,135			473,740	La Rose Cons. M. Co.	5.02	Oct.	8.30	July		
100	2,705,600	894,400	949,305	827,733	Laurentide, com.	170	Dec.	128	Feb.	220	219
100	2,705,600	894,400	949,305	827,733	Do. pref.	165	Nov.	130	Feb.	220	219
100	2,500,000	2,500,000	2,500,000	388,594	Maple Leaf Mill, com.	87	Aug.	40	July	63	62
100	2,500,000	2,500,000	2,500,000	388,594	Do. pref.	87	Aug.	40	July	63	62
100	700,000	800,000	800,000	388,594	Montreal Steel	185	Dec.	88	Jan.	164	164
100	700,000	800,000	800,000	388,594	Do. pref.	185	Dec.	88	Jan.	164	164
5	8,900,000			935,187	Nipissing Mines Co.	1.75	May	9.50	May	10.75	10.50
100	6,000,000	1,030,000	5,560,000	2,256,820	Niagara Navigation	91	Mar.	68	July	97	97
100	6,000,000	1,030,000	5,560,000	2,256,820	N. S. Steel, com.	91	Mar.	68	July	97	97

FLUCTUATIONS OF CANADIAN SECURITIES

No. 3—Dominion Steel.



CHILLS AND FEVER CHART OF DOMINION STEEL STOCK, 1901-1911.



IV.—ST. MICHAEL'S CATHEDRAL.

AT St. Michael's they have High Mass at half-past ten. There is a large assortment of Low Masses, some of them being as low as five o'clock. But the principal service is at half after ten. With regard to the Low Masses, of course, I speak merely from hearsay. I have naturally no personal experience of five o'clock services on Sunday morning—in fact, I only know the existence of the hour itself from hearsay. So far as I am concerned, Sunday morning begins at about half past nine. I therefore am acquainted only with the half past ten service at St. Michael's; and my knowledge of it dates only from eleven o'clock, I was just that much late.

As I walked down Bond street past Loretto Academy, past St. Michael's school, and finally arrived at the Cathedral itself, I suddenly realized that there must be a large number of Roman Catholics in Toronto, and that the Roman Church must be quite a power here. I suppose I should have realized that before, but one is apt to regard Toronto as being inhabited principally by members of the Y.M.C.A. and the W.C.T.U. and by descendants of King William of Orange, lineal and otherwise. It came, therefore, with something of a shock to me, that there were a great many Roman Catholics here, and that they seemed to have a good deal of money—that unflinching evidence of respectability.

From the outside St. Michael's is not a particularly handsome building—nor is it from the inside for that matter. It is a sort of economical adaptation of the Gothic—Gothic lines and Gothic treatment of detail, but extremely stiff and bare. Like St. James' and the Metropolitan just below it on Bond street, St. Michael's is of yellow brick, whose tints have been mellowed by many years of exposure to weather, dust, and soft coal.

When I walked in through the main door on Bond street with its pointed Gothic arch, I found myself in a fairly spacious lobby. A couple of ladies stood there talking, just in front of two immense swinging doors. That is, they looked as if they ought to swing. But when I pushed them they wouldn't. I pushed a little harder, and still they refused to budge. Thereupon I pushed as hard as I could. They creaked a little, but that was all. And then as I was about to lay down my hat and take a run at them, I heard a vigorous rat-tat-tat off to the left; and looking in that direction saw a gray-haired gentleman tapping on a glass door and beckoning to me. The gentleman held a wooden plate in his hand. When I went over I saw that the plate contained money. It was a very nice collection of our smaller silver currency—mostly fives and tens, with an occasional quarter looming up like a Lima bean in a dish of peas.

When I got into this smaller lobby, I found that it was a side entrance into the church. I bowed to the gray-haired gentleman for his kindness in beckoning me into the proper path, and prepared to enter. But he cast a stern eye upon me, and presented the plate at a convenient height. There were two others present, a stout, good-looking priest, and another gray-haired man. I thought that they also gazed sternly on me. It was an embarrassing moment. I didn't know what I was expected to do. It couldn't be the collection they were taking. Suddenly it occurred to me that it might be a kindly plan to furnish members of the congregation with small change for the collection later on—two fives for a ten or five nickels for a quarter. But something had to be done, and quickly. So plunging my hand into the trouser pocket which serves as deposit-vault for my modest exchequer, I drew out a coin. It was a quarter! Ten cents would have done, but of course it had to be a quarter. I wonder why it is that when in moments of reckless generosity you pull a coin out of your pocket to bestow on a church or a charity, it never is a cent. As soon as a man decides to give something away, his coppers go off and hide in a corner, leaving the nobler coins exposed to danger. So though I had several fine specimens of bronze mintage, I pulled out my only "two bits." Reluctantly I laid it upon the plate. The gray-haired gentleman leaned towards me. For a moment a wild hope surged up that he was going to

ask me whether I wanted "all fives, or two tens and a five." What he did say, was:

"If you want a seat, ask the man at the middle aisle." So that was the collection? I decided it was no use grieving—best let bygones be bygones. A quarter was only twenty-five cents after all. Besides, it gave one a pleasant sense of security to have the collection over and done with. One could turn one's undivided attention to matters of devotion.

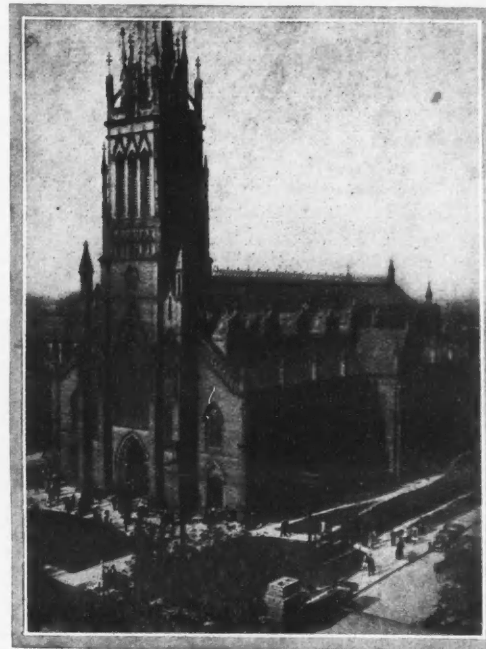
The man at the middle aisle showed me to a seat about a quarter way up the church. Three other men who already occupied it moved in far enough to let me sit down. I did so in a hurry. The sermon had just started; and it seemed to me that the preacher paused with his eye on me. The pulpit at St. Michael's is half-way up a pillar, towards the centre of the church, so that he could get a fine view of me, slightly foreshortened.

The sermon was on the subject of pious books. It was a very ordinary sermon, not at all the kind that gets into the news columns of the dailies. It contained no references to the suffragettes, or the Mexican rebellion, no brilliant summary of the events leading up to the riots in the champagne districts of France. In short, it was ex-

at the moment of the consecration, and saw all those heads bowed in a silence, broken only by the ringing of the altar bell, as the priest bent in adoration before the consecrated bread and wine, one was conscious only of a certain feeling of awe. In the same way one was led to take a new view of Catholic methods of devotion, when one saw grown men all around patiently and devoutly praying on their rosaries. Such sights may be unusual and incomprehensible for a stranger; but they are bound to be impressive as well.

I have said that all about there were reminders of the remote origin and ancient history of the Roman Church. But there was one reminder of antiquity which proved somewhat unpleasant—and that was the system of ventilation. The system used in St. Michael's Cathedral, if they have one at all, must certainly be very ancient. It would be hard to say from what age of the Church it dates; but I would say that it has probably come down from the time when Christians lived in the Catacombs. The atmosphere had a morgue-like effect, strongly suggestive of underground cemeteries. And though it is perhaps well for people who go to church to think of death and the grave, surely it is possible to inspire them with solemn thoughts in some less gruesomely suggestive and more hygienic manner. I saw two or three ventilators open, but they had no more effect in that immense building than if a man were to try to bring in fresh air in his hat.

The wide nave of St. Michael's Cathedral, the high roof, and the big windows, all combine to give the interior an effect of spaciousness. The roof itself is rather plain in its lines, but it is far enough up for that to be no objection. And the pillars and arches are graceful with the slender grace which seems to be never far distant from Gothic architecture. But the mural and other decorations are not always in the most conspicuous good taste. The pillars have red lines drawn about them to give the impression of massive blocks piled on blocks; the walls are also traced over in the vain endeavor to counterfeit the lines between stones; gilt stars gleam in an imitation firmament on the roof; bleeding hearts and various other



ST. MICHAEL'S CATHEDRAL.
View of the exterior taken from the top of a building on the southwest corner of Bond and Shuter Streets.

Roman Catholic Church; and the services of that Church are apt to be a little mystifying to a stranger. The officiating priest did a great deal of moving about from the altar to his seat, from his seat to the altar, and from one side of the altar to the other. Every now and then a couple of acolytes would seize a pair of large candlesticks with big candles in them, and follow him about. Whenever he sat down, one of them would run around behind and lift his vestment over the back of the seat so that he wouldn't put creases in it. The priest read a great deal, generally to himself, but now and then he would chant out a line or two as a clue to the choir—*Dominus vobiscum* and *saecula saeculorum* seemed to be oftener in the running. But the service was thoroughly interesting, in spite of what a stranger could not help regarding as foreign and incomprehensible. It had movement and color and the rich, pungent odor of burning incense. And the solemn rhythm of the Gregorian served as a fitting accompaniment, though it must be admitted that it was not conspicuously well sung.

At the end the priest said a few prayers in English. And then, when he put on his biretta, there was a general move for the door. It was not an undignified rush, but people moved rapidly. It is a slow process getting out of St. Michael's Cathedral when it is filled as it was on Sunday, and it behooves one to go while the going is good. The atmosphere was not one to linger in, once the business of the day was over. I stood on the street corner and took deep breaths for five minutes. I am willing to run the risk of getting religion; but I draw the line at getting pneumonia or the measles.

X.

New Year.

THE Jester won to the mountain peak
And turned to gaze behind—
"Was that a path for a step so weak?
Thank God that I was blind.

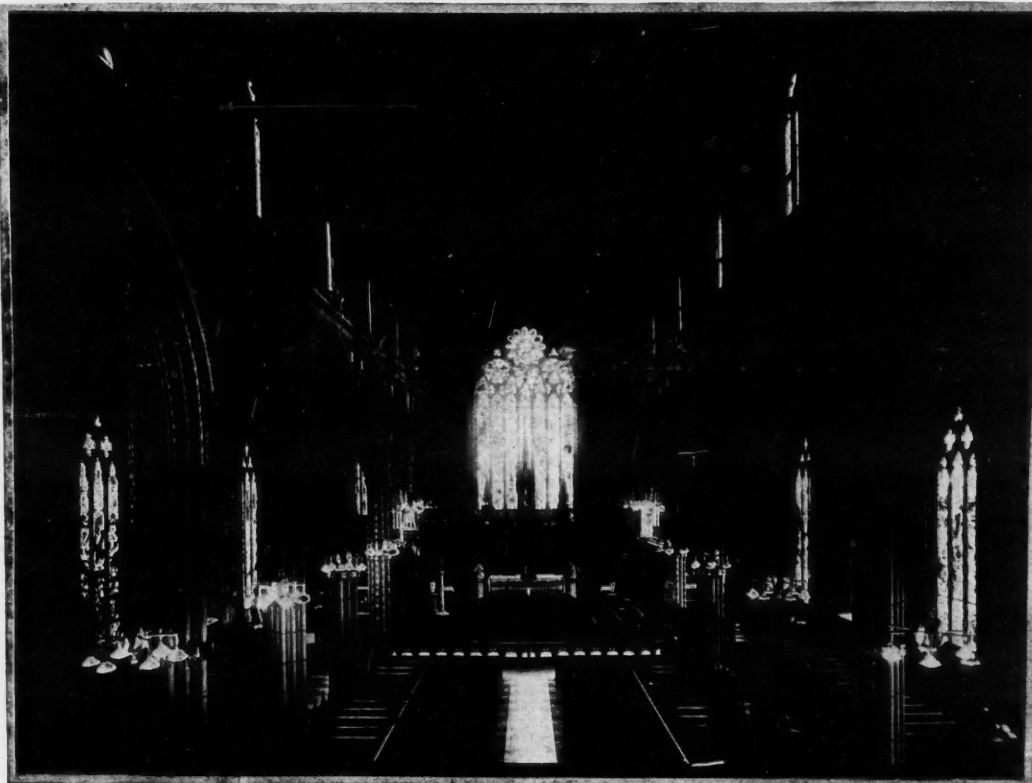
"The sun-lit stretch where I laughed so loud,
Did it skirt that precipice?
The bridge where I stood to sketch the cloud,
Did it span that black abyss?

"When I turned aside to the little stream,
Was that sombre tarn so near?
Was the eagle's swoop in the evening gleam
On the bones I see from here?"

He faced to the front again; his sight
Could scarce discern the track;
The slope on the left with mist was white,
And the wood below was black.

In a hollow just ahead
The pathway crept along—
"Enough is hid for mirth," he said,
And the curlew heard his song.

—E. T. Hopkins.



ST. MICHAEL'S CATHEDRAL.
View of the interior, taken from the choir, looking towards the main altar.

tremely old-fashioned and prosy. The preacher pointed out the importance of reading the lives of the saints and the history of the church. How much better it would be if young men and young women, instead of wasting time and endangering their morals by perusing current fiction, would only take to poring over the works of St. Augustine and the Fathers of the Church. He had no objection to novels so long as they were pious novels, in which were inculcated the doctrines of Mother Church. These might occasionally be indulged in as a recreation. But as for the others, their name was anathema—also Dennis.

Now, think of anyone reading a pious novel!—except as a form of penance for sin. I had a sudden recollection of some of the novels of good purpose which had blighted my youth; and I felt that as a last resort I would prefer the Fathers of the Church. But at the same time there was something impressive about the sermon. The preacher—I don't know who he was, and it doesn't matter—made little endeavor to reason the thing out. He simply laid down the law. The Church says so! And somehow or other one felt back of him all the authority of that marvellous institution, which Macaulay has declared to be the greatest work of human polity. It was the same voice that had called into being the crusades of the Middle Ages, and that long before the time of Godfrey de Bouillon had answered Roman Emperors from the blood-stained arena. It is a stupendous thing, a tradition of that sort; and in spite of one's self, one feels the weight of it in such a service as that at St. Michael's. Everything combined to heighten the impression of mystic power and significance. The elaborate ceremonial and symbolism, the heavy rhythm of the chanting, the ancient language which is never used in the ordinary affairs of men, the coloring, and the incense—all these things combined to make one recognize the presence of something older than any of the institutions of which we have knowledge, and significant beyond the understanding of a stranger.

And the attitude of the congregation was a strong factor in the general impressiveness of the effect. The big church was filled with the congregation, which contained an unusually large proportion of men. And one could not but be struck by their attitude of reverence and attention. Not that they have any monopoly of these qualities, but that their attitude was in some measure expressive of their belief in the real and actual presence in the flesh of Christ on the altar. And so as one looked about

religious but unsightly symbols are depicted with utter realism on the walls. The stained-glass windows are for the greater part interesting and in good taste as such things go; but there is one conspicuous exception, and that is the most prominent window in the church, the big window over the main altar. It is an ugly jumble of crude blue and bloodthirsty red. When the light is strong through it, the effect is positively painful. After long study I made out that it was intended to be a representation of the Crucifixion. This confusion, however, was not altogether the fault of the artist. He has drawn the Penitent Thief and the Impenitent Thief with great clearness and in the most uncomfortable position possible under the circumstances. And he has probably depicted the Redeemer with the same attention to sanguinary detail. But one must take all that for granted, because the figure of the Redeemer cannot be seen. There is a tall spire on the altar which shoots up in the exact middle of the picture, and all that can be seen of Christ is a hand on each side nailed to a piece of wood. As a result, the picture gives one a certain sense of incompleteness, which is not altogether unnatural under the circumstances.

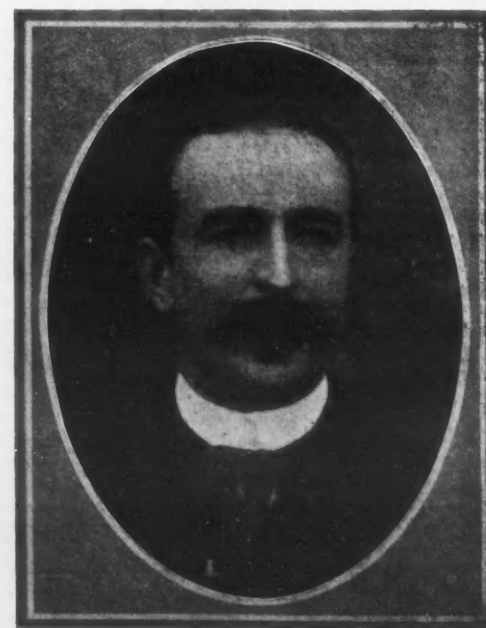
After the sermon was over, I was astonished to see two husky Irishmen in frock coats march abreast up the main aisle, advance to the very front of the church, solemnly genuflect, and then turn about and start to take up the collection! And I had been lulling myself in a fancied sense of security, confident that the collection was over and done with. Alas, my poor quarter! Here was it up to me to follow you with a nickel or even a dime, in case I did not possess the more humble coin. And, of course, I didn't have it. So I dug up ten cents, and possessed my soul in patience—it was about all I had left to possess.

The method of taking the collection at St. Michael's is peculiar. It is what I might call the loop-the-loop method. Only two collectors participate. The plate is passed from hand to hand along the line of pews on each side to the end of the line, where the end-man or end-woman, as the case may be, carefully hands it over his or her shoulder to the end-man or end-woman just behind, and the plate travels back like a boomerang to the collector-person in the centre. The system may seem primitive, but judging from my own experience at St. Michael's, I would say that the methods of getting the sinews of prayer are unusually effective.

The service was, I suppose, a typical service of the



REV. FATHER WHELAN,
Parish priest of St. Michael's Cathedral.



VISCOUNT TEMPLETOWN
An Irish peer well known in Toronto, who is working hard in the Unionist cause.



THE tone of Canada is sometimes superior! The other day a newly arrived gentleman and lady who had come over in the steerage happened into Toronto, and "both were sick and both were sad"; he conceived the brilliant idea of drowning his sorrows in the flowing bowl—not a wash bowl—which he badly needed, but the four finger crystal receptacle which is so poetically described by writers of convivial verse. As to her sorrows—well—she could drown them in bay water for all he cared. Perhaps she may have objected to this unfair distribution of liquids, but whatever she said or did, he replied by a couple of sharp lunges into her face, with a huge fist. Young Canada happened to be passing, and stood stock still with horror, for we don't fist our women over here. Then he interfered with a third knock which was coming to the lady, and before the surprised husband knew what had gone by, he was turning a "somerset" into the gutter. A horse stepped on his bowler hat, and a water-cart baptised him nicely. Young Canada lifted his hat to the lady, and continued on his way to the bank or the wholesale house for which he was bound. Dear Young Canada!

I SHOULD like to be fair to all my fellow creatures, but I feel occasionally that they need sorting. I should like to pass a by-law that no Chinaman should have a laundry in a building of more than one story. I will tell you why. When a Chinaman has rooms to let, they are rented by the dregs and the scum of the earth, men and women who are opium smokers, white women who co-habit with nigger men—old derelicts of both colors, also, who live on the Lord knows what, but manage to get offensively drunk with great regularity. Thus, the flats, unclean, and open to condemnation by the health officer, become a menace to the neighborhood, and a terror to decent residents. What rent the Chinaman pays is only known to the rich man who owns the house. I could show you one such building in a broad and busy thoroughfare where whites and negroes are indiscriminately herded, dirty, lazy, foul in speech and profligate in life. There are some little Chinese on the ground floor, in a washee shop. There is every sort of desperate vice upstairs. Everyone knows that such vice flourishes in this place—the arrests there are frequent, though the inmates step within the entry and defy the men in blue to touch them. It is a canker spot and a scandal, this house of the Chinese laundry, and the by-law I suggest would make it what it should be—an impossibility!

ONE often smiles at the hue and cry raised by the censor against certain plays, great, powerful plays, teaching some strong, vital truth of punishment for sin or of retribution in other form. It seems pin-headed and unnecessary to meddle with the artists' method of teaching these terrible truths, but that sort of drama is not the really dangerous and demoralizing one. The other night I saw a play which had been described to me as very funny, and in which one of the cast gave me a personal interest. Frankly, I think I have never seen anything so low in my long experience. When I grew tired of the succession of suggestive vulgarities it presented I looked at the audience, and it struck me what a demoralizing effect it must have upon all those young people. There they sat. Billy and Mamie, Josie and Tom, Gladys and Augustus, watching the antics of an adventuresome and a foolish old man, the ludicrous jealousy of a bedizened and homely old woman, the asinine capers of the whole party, blatant, vulgar, ignorant people—how Clyde Fitch loved to show them up! And our young people smiling at the suggestive words and actions; one strains one's belief to think they did so innocently! Some one said the Toronto audiences had been very cold all week! Good for the Toronto audiences. The only better thing they could have done, was what circumstances quite forbade me, just got up and gone deliberately home!

THE Anti Home Rule League, which has organized and worked so hard against the threatened

measure is beginning to feel the force of its own personality. A nice little subscription of half a million is one sign of its worth and popularity, and some of its leaders are beginning to look hopefully to the result. The Unionist Clubs now mounting up toward two hundred, are enthusiastic if sometimes discreet. After all, a solid, serious, sensible mass of people exercise a great influence by just sitting tight, and sitting tight is a specialty of saner Ireland. One naturally thinks of the funny little maid, who, watching the wild puffings of the German band, gasped: "Oh, wait a minute. Let them alone and they'll bust themselves soon!" And I was once a Home Ruler!

WHAT an insidious and inevitable thing is mistrust. One scarce knows just when the props upon which was built our love, our hero-worship or our reliance began to lean, to weaken, to wobble, but all these stages came, despite our wild refusals, and the end sees another bright light

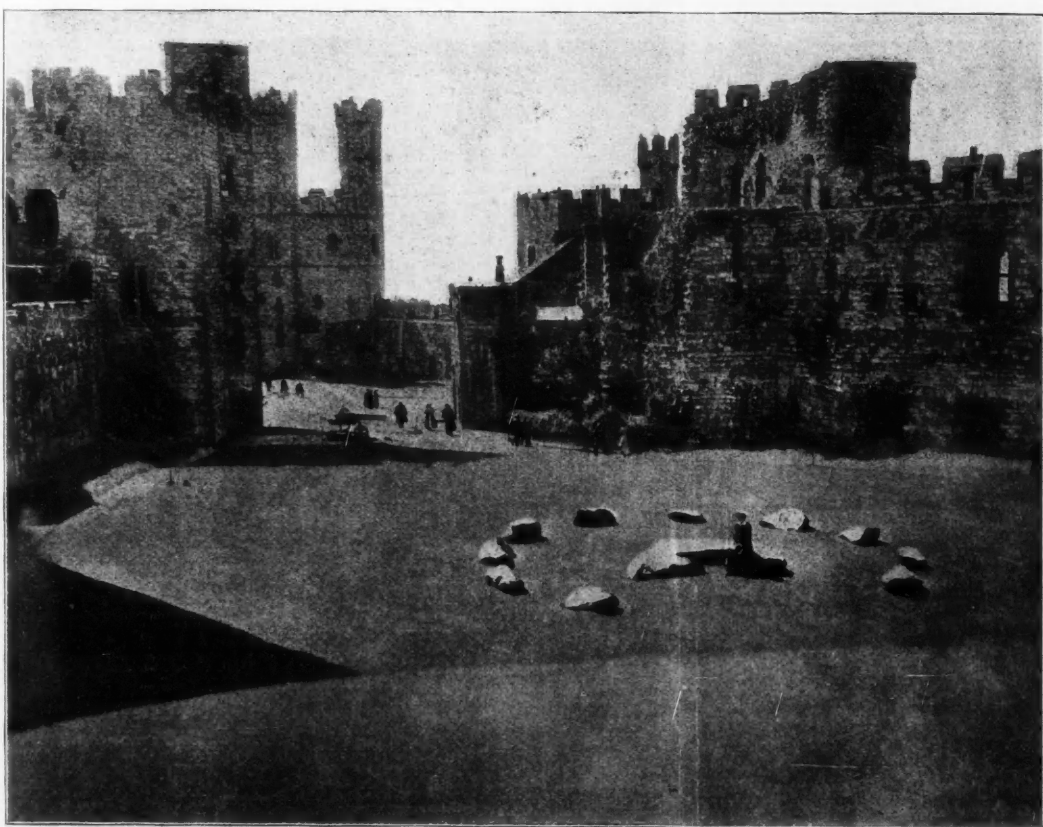
will be the next order, please? If it should happen to be slang, that English slang which one picks up so easily, Court circles will be dumb as well as dull for a season. No more grand ladies feeling "simply ripplin'," or "fit" or no "rotten" weather; dear, dear, one must learn civilized English once more.

THE June weddings are coming on apace, and would it not be a nice thing if some enterprising paper would start a competition in bridal speeches, the one made in proposing and returning thanks for the bride's health, and such like? Strict rules regarding the employment of platitudes, very little license for personalities, a time limit of five minutes and a handsome prize for the best speech, would be all that is needed. Everyone thinks he can make these bridal speeches. Everyone else knows that is a pleasant delusion. And when the "speaker" is once off, let there be no interruptions by the well-meaning buffoon with a champagne wit, or the

ser, was suddenly silent. "She's all right now, thank you," said the maid to the steward. "She's always so awfully ill the whole way over." And the steward looked at the shut cabin door, and softly murmured, "Thank 'Eaven!"

SOME friendships come to the point achieved by the dainty colored garment, at which one speculatively looks and wonders "Will it wash?" Scarcely a woman in a new community but has plunged a garment into its bath of warm water and castile soap and drawn it out a many tinted or wanly-pale wreck. Sometimes it will fit daughter in early teens, sometimes, if it's a golf coat, it may string out to the length of a giantess, and be hopeless for anyone. They do all sorts of things in the wash, those innocent looking garments. So do friendships that won't wash, and never were intended to—too much temper: water too hot; they shrink into nothing: water too cool—not enough interest in one another, and the friendship is a failure.

ONE way of relieving the monotony of life for the sick is a change of rooms or furniture and pictures. And yet, how seldom does anyone think of that! Even well people enjoy the change from a winter to a summer apartment, and it's a positive relief to change, if not the paper on the wall, then the pictures that hang on it. "I can't change that big picture by the east window," said a little woman pensively, "because the paper is faded around it. It has been there for three years, and I'm so tired of it." "We can get a new paper," suggested the man who held the family purse. And they did, and the big family portrait went upstairs for a rest in the spare room, and two



THE COMING INVESTITURE OF THE PRINCE OF WALES.
Carnarvon Castle, Wales, where the heir apparent will be officially invested as Prince of the nation. Within its walls the first Prince of Wales was born.

of our life gone out. It may have been tricks political, or small infidelities marital, or something vital found lacking in our ideal man or woman that fostered the mistrust until it mastered us, but once the whisper was heard, one never escaped it. One cannot explain one's change of attitude to the world outside, the cooling of warm friendship, which mistrust kills surely, the sadness of love withdrawn, once suspicion is verified, the wound of the clay feet on one's idol, whom one reveres no more! You think this is only a woman's notion? Then you should study the swing of party politics, the atmosphere of the homes you know, and the vogue of certain preachers—in its rise and fall. Men trust and love and rear ideals just as women do—but they are not so obvious, and they are more reticent when the dream is dreamed out.

EVERY week comes another crash of society idols in the land of roast beef and plum pudding. Now it is bridge which has come under the ban of the Royal reformer, who never has taken up the craze for the game. The determination of our soon to be crowned Royalties to rid society of extremes, both in games and garments is so marked as to arouse unwise defiance, which, however, may have its effect. As it is only at dinners which she attends that Queen Mary can possibly interfere with the usual after dinner game, it won't be much of a bore, and as the Queen doesn't believe in late hours either to begin or end a dinner, there will be plenty of time to play after she has said good-night. Hobble skirts, cigarettes, bridge divorces, all are now in what

cheery one who yaps "Heaw-Heaw," with the idea that he is helping things along. A clear track and easy hurdles for the orator please, and God bless the bride and groom.

DOCILITY is an admirable thing in travelling, and half the discomfort experienced by the fussy traveller is his or her own fault. The attitude of the good child, which eats what is set before it, goes punctually to bed and to sleep and gives as little cause to its guardians to regret its birth as possible should be carefully copied by the traveller. Take, for instance, the customs and currency nuisances, the restrictions of the land of "Verboten" and the prejudices of caste countries, even the last provoking stunt of the border, the "entrance exam," as a student calls it. Why not accept them placidly and refuse to waste energy and temper disputing them? An irascible and energetic traveller wastes at least a third of his time grouching and fighting grievances, which everyone else has to meet, a fact he never seems to consider. "Dear me! Is that what's the matter with you? Why, I did not think it worth noticing," said a calm man to an enraged and voluble friend. "Don't make a nuisance of yourself my dear fellow, and behave as if you had never been outside your own front garden." There will be careless train and boat men, as long as there are careless travellers, and they are plenty, but don't think for that reason anyone has the right to fuss up his neighbors on the matter. I often laugh when I think of the prize fusser, who after having bullied and scolded her maid and the stewards and the pur-

dainty bits of lake and mountain scenery hung in its place, where they will make continual holiday. Yesterday I changed from my winter dream chamber with the big chimney, so cosy in the raw days, so insufferable in sunny June, to the larger airier apartment which does for the summer time. And after turning out the gas I sat on the floor instead of the bed, and bumped over a glass of water which was in an unfamiliar location. Nevertheless, I enjoy the spring change, the fresh room and the pictures I haven't seen on waking since last November. Probably the neighbors enjoyed the moving!

Lady Gay

Samuel Lloyd, the maker of the "15 block," the "pigs in clover," the "donkey," the "get off the earth," and scores of other puzzles which generations have tried to solve, and which yielded him a fortune of millions, died April 10 at his home in Brooklyn. He was born in Philadelphia seventy years ago, and was educated as a civil engineer. He also studied languages and mathematics at Heidelberg, and took courses in drawing and painting. But he found that in his personal diversion of setting queer tasks for others to do there was a good source of income. When he was twenty he invented, drew, engraved, and printed the "donkey puzzle." Since then 1,000,000,000 have been sold. His others were not so financially successful, but many of them were equally well known.

The
Fashions of Today
by Thurelle

The Americans "Go One Better"

It seems that fair Americans, jealous of the renown of Parisiennes in launching the fashions, are going to "go one better." In the present case, if they are not going to surpass them, they are certainly going one step further, and if they are not going to do better, they are certainly going to do more. In order not to be behindhand with the split skirts, America intends to launch the "fourquarters" skirt. Listen to the description given of them: Instead of being open on one side only, like the Directoire, it is open on both sides and at the front and back, whence its name, "fourquarters." Just inasmuch as the hobble-band was opposed to common sense, does this skirt lend itself to a lovely appearance, and allows the wearer to show in her free step that she is a goddess, surrounded with petals. She is also a flower. And, as a stitch holds the "fourquarters" together at the hem on windy days, she will look like an opening pomegranate. It is no doubt quite like our friends across the border, but I fear me much that the "fourquarters" skirt will never become Parisian or even Canadian.

Society at the Races

The race course has from time immemorial been a place where men and horses, women and frocks have flocked together, and not least in the interest of a smart gala day at the Woodbine are the women's gowns. Some of the very smartest and most chic "confections" which will be seen at these Spring Races will be gowns from the Paris Model Department of the Robert Simpson Company. Everywhere the silky tailor-made will be much to the fore; satin, taffetas, moire, silk serge, gros, surah, ottoman and even foulard, are all used with good effect. The rather short jacket must not come much below the hips; generally it has reverses. Some of the jackets are drawn into the waist by a belt, others lengthen into coat-tails, and others again have the round basque more or less trimmed with soutache braid. The skirts may open up at one side, showing an underskirt often of contrasting color. Sometimes this underskirt is visible all round, thus making the overskirt into a tunic. Some skirts have no visible underskirt and show the ankle and even part of the leg. All these things are the shadows remaining of the fast departing "harem."

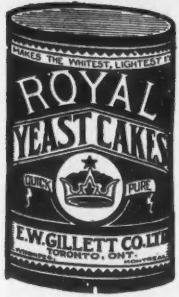
Stripes and Spots

In this same Paris Model Department, which is really a thing of beauty and a joy forever to the lover of artistic and exquisite things in dress, I noticed stripes and spots seemed the favorite things for summer wear. We are evidently to be "striped like the tiger, spotted like the pard" whenever we take our walks abroad. That the return of stripes to favor spells woe for the home dressmaker is undeniable, for the meeting and the manipulation of stripes are not matters for an amateur, or in fact for anyone not deeply skilled in the art of dressmaking.

Fashions for the Fastidious

All those who are really fastidious about their gowns or summer frocks, no matter what the price they elect to pay, should see the lovely things on exhibition in the Paris Model Department. There they are, in all sizes, colors, designs and prices, widely differing in character, alike only in one matter—their exceptional fineness and the beauty of their fabric and handiwork. Be sure, also to see the charming French hats. I know of no other place where they have such a definitely Parisian selection, and what a difference a suitable hat with the right lines, placed on the head at the right angle, makes to anyone, whether she be old or young. There are also to be seen ribbons, the very latest Parisian ribbons of the most fascinating description, and jewelry that reminds one of the Rue de la Paix, neck wraps and girdles, in fact everything which the heart of woman covets and desires in the way of feminine adornment to heighten the charms of her lovely person.

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TORONTO.



LONDON, MAY 6, 1911.

FORGET-ME-NOTS are the flower for the day. All the vendors are selling tight little bunches of the small blue blossom, and men and women stop and buy for the sake of the King who died a year ago to-day. It is the same brilliant May weather, the same surroundings, but for a year King George has reigned over the great Empire, and already the sound of the rejoicings over his crowning are to be heard. But King Edward will not be forgotten. One hears his name constantly in terms of affection and regret and the proximity of the anniversary has recalled him of late, to his people who loved him, with vividness.

All that the public could do to show their respect and affection for the widowed Queen, was to come out in hundreds and wait in the streets to see her drive from Victoria Station to Marlborough House on her return from the Continent, on Thursday evening. This they did. I happened to turn into Constitutional Hill from the Mall earlier in the day just in time to drop a school child curtsy to the King and Queen, returning from a drive in the Park, and a couple of hours later again passed the Palace. The crowd was enormous. It stretched across the front of the Palace watching for the King and Queen and Prince of Wales to enter the carriages on both sides between Buckingham Palace and Victoria. Queen Alexandra must have been touched to receive such a welcome after her absence. English people are faithful, among their many splendid qualities, and Queen Alexandra has been their idol for years. To-day the Court goes to Windsor for the memorial service, returning to town in the afternoon. The year of mourning is now over, and the gayest season on record—it is hoped—will receive the support of Royalty. There are two Drawing-rooms this week; the King goes to Newmarket on Thursday, and on Friday the King and Queen, as I mentioned before, go to the Crystal Palace to open the Festival of Empire, with a magnificent concert. Their Majesties will drive in state to the Crystal Palace, passing under triumphal arches, and at points along the road school children will sing.

CANADIANS here, or coming over, are being urged to take part in the Canadian scenes in the pageant, and in the great Imperial scene. It is hoped that all those public-spirited enough to wish to help will communicate at once with the Pageant Secretary, Mr. H. G. Raikes, Pageant House, 25 Knightbridge. There was a meeting at Lord Strathcona's house this week to organize, at which a number of well known Canadians were present. The Marchioness of Donegal, who is to represent "Canada," is helping, and is very energetic about looking up Canadians and asking them to rehearsals, etc. Miss Agnes Deans Cameron is also on the committee, and other Canadians are assisting in one way and another. I may mention that if you are in the Pageant you get a season ticket for the Festival, and various other privileges. Also that the busy people are not asked to appear at every performance. It is expected that it can be arranged that two or three people take the same part, appearing on alternate days. The Australians and New Zealanders are working hard so let us hope the Canadians will not be far behind.

MR. LLOYD GEORGE'S tremendous scheme for State Insurance for millions of workers, which involves workmen and women, their employers and the State paying weekly sums for insurance; giving relief to soldiers and sailors, and maternity pay to mothers, is arousing great interest and naturally there are many sides to the question involving large sums of money and much detail. It is stated that nearly fifteen millions of persons will be affected by this State Insurance Bill if it becomes law.

The second reading of the Women's Enfranchisement Bill passed the House of Commons yesterday with a majority of 167. This sounds encouraging, but as it has been referred to a Committee of the whole House, there is danger of its being killed. However, for the moment, the suffrage supporters are encouraged. I wonder how many people who condemn the suffrage movement in England have any idea of how the laws of the land affect women and children. Do they know that a man can leave his entire property to any one he likes, and that his widow has no claim upon it? Are they aware that a married woman has no rights over her own children, and

do they understand that a woman cannot divorce an unfaithful husband unless she can prove that he has treated her with personal violence or actually deserted her? These are the reasons, among others, why English women would like to have a say in making the laws.

The Women's Social and Political Union are having an Imperial section for the great Suffrage procession on June 17th, so if any Canadians coming to London then wish to take part they should send in their names.

AMONG the many great shows of the season is the Horse Show which opens on June 12th, when the King and Queen are to be present. The decorations for the Horse Show are almost as great an entertainment as the display of good horsemanship. The Royal box is going to be quite magnificent. It is to be built as a room, or rather an Elizabethan panelled hall, even to the stags' heads and armour. It does not sound as charming as a bower of flowers, but it may look very striking. The Coronation Exhibition at Shepherd's Bush will be opened by Prince Arthur of Connaught, on May 18th, and visitors can renew their previous acquaintance with the White City. According to the advertisement the exhibition will show "the wonders, glories and historical marvels of the greater Britain beyond the seas, together with its toilers, its arts, products and resources."

Another splendid show which no one should miss will be the Royal Naval and Military Tournament, opening on May 18th, and closing on June 3rd, in time to have Olympia made ready for the Horse Show. I can recommend this to everyone who enjoys soldiers and sailors and thrills.

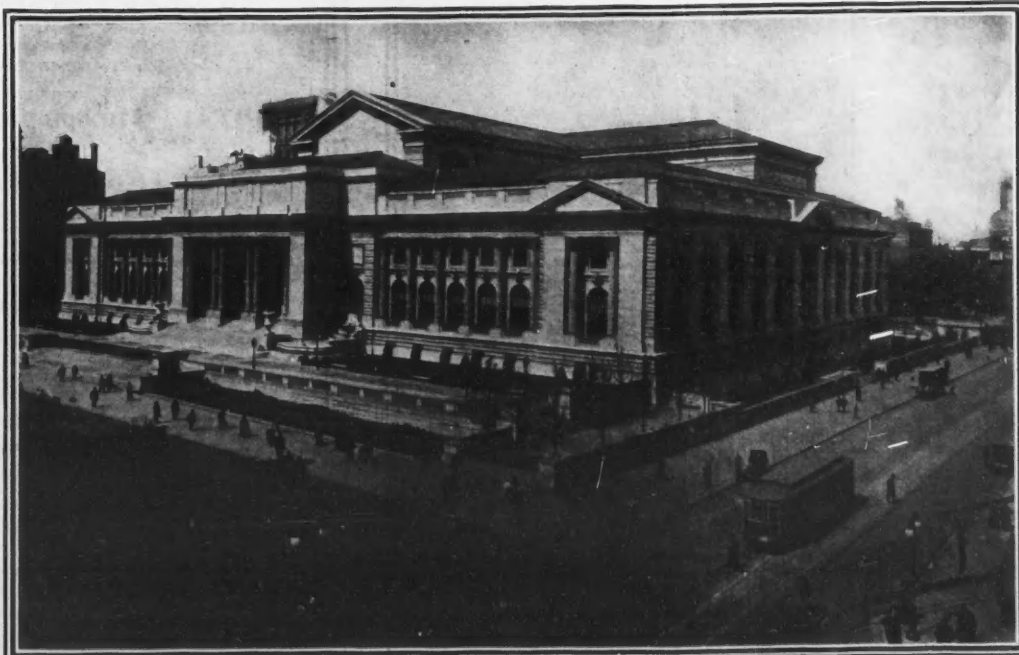
ALL London is in the gayest possible humor with brilliant weather, a splendid programme, such as I have indicated, with the Coronation for a climax, and town so full of people walking, and driving in taxis and motors and carriages, that you are in danger of being run over every time you leave the safe shelter of a building. Already hotels and boarding houses are rejoicing over the applications for rooms, and the booking for Coronation seats goes on gaily.

Dingy houses and public buildings are being painted, and window boxes are commencing to look very spick and span. Bond Street was crowded yesterday when I was on my way to Miss Beatrice LaPalme's concert, which was very delightful, but unhappily, so far, no one has started the idea of labelling celebrities, so that the unimportant ones can tell at whom they are looking. It would add much to the enjoyment of the overseas visitors if they could sit in the Park or attend a fashionable concert and learn by a glance at a card that they were in company with the beautiful Duchess of Something or the Countess of Something Else. Of course, the ladies in question might not find it so agreeable, but someone always suffers in a good cause.

I WISH, with so many people coming to London this year, that there could be a close season for criticism. Everyone finds it necessary to criticise English customs and English people that do not conform to Canadian or American standards. Which is, as Euclid would say, absurd. The English point of view is quite unlike that of the younger nations, and it is unfortunate that so many people judge England and the English solely by what they would do and say themselves. We believe in praising ourselves and telling of what we do. The English believe in doing things, and holding their tongues about their own achievements, in fact, they go out of their way to disparage their own ways and deeds. By this means other people often gain false impressions, and much of the nonsense talked about the decadence of England is the result of this English habit of self-depreciation, grafted on a Canadian or American inability to understand that England never approves of boasting and, as a protest, makes the worst of her affairs.

It is the same in trifles. One hears, with blushes of shame, Canadians patronising English people on various points on the ground that "we don't do that in Canada." Considering how touchy we are of English criticism it is a pity we don't realise that if English people minded criticism, we would be making ourselves very offensive. Fortunately they don't. But it might be well to realise that there is another point of view than our own, and not go out of our way to tell English people disagreeable things.

MARY MACLEOD MOORE.



NEW YORK'S MAGNIFICENT PUBLIC LIBRARY.

It is expected that this impressive palace of books will be opened to the public on May 23rd next. The building, which fronts on Fifth Ave. and extends from 40th to 42nd Streets, contains the accumulated collections of the Astor, Lenox and Tilden libraries. Underwood & Underwood, New York.

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HIS HONOR the Lieutenant Governor and Mr. Gibson and the Misses Gibson are leaving for England next week.

Hon. Senator and Mrs. Cox are back from California. Mr. C. C. James and his son Wilfrid, are going to Norway. Mr. and Mrs. Wilmot Matthews are back from England.

This column will go to press on Tuesday of next week on account of the holiday on May 24.

Mr. and Mrs. W. H. P. Jarvis are visiting Mrs. Hoskin Avenue Road, since their return from England.

Mr. George Gibbons was in town for the play on Monday which he attended with Mrs. Jack Meredith and some other Londoners. Mr. and Mrs. Fred Plumb were in one of the box parties at the Princess.

The Toronto Horticultural Society held an exhibition yesterday in St. George's Hall.

Mrs. Cross of St. George street, aunt of the bride-elect, gave a dinner on Tuesday evening for Mr. Ralph Reed and Miss Gladys Francis and their bridal party.

Mrs. Woodburn Langmuir is visiting her relatives in town.

Mrs. E. P. Lennox and Miss Lennox, with Miss Amy Munroe, sail for England to-day. His Worship Mayor Geary sails for England next week.

Mr. and Mrs. Wallace Nesbitt have gone to England. Judge and Mrs. Anglin are occupying their house during their absence.

I hear that a marriage will shortly be celebrated between a pretty little Toronto girl who has not yet made a formal *entree* into society and the heir to a considerable fortune amassed by one of Toronto's captains of industry. The marriage will, I am informed, take place in London, England, during the summer.

Mr. Albert Reed arrived from England on Tuesday to attend his son's wedding on Wednesday afternoon.

Mr. and Mrs. W. B. Somerset have sold their house on Warren Road and are staying at 23 Prince Arthur Avenue until their new house on Heath Street is completed.

Mr. Russell G. McLean is leaving for Berlin, Germany, next month. Mr. and Mrs. McGillivray Knowles, Mr. Lautz, Edmund Hardy, and the Misses Dempster, are also going abroad.

The marriage of Mr. John C. Small, of Toronto, and Mrs. Maud Orton Truesdale, of Cleveland, will take place in Tuesday, June 6, at twelve o'clock in Trinity Cathedral, Cleveland.

The marriage of Mr. Wills MacLachlan, son of Mr. A. W. MacLachlan of Carlton street, one of the clever young scientists of whom his people are justly proud, and Miss Ruth Kirman, daughter of Mr. John Kirman of Grimsby, will be celebrated in Grimsby on June 15. The bridegroom-elect is now residing in Belleville, where he is doing scientific work.

The marriage of Miss Birdie Warren, elder daughter of Dr. George Warren, and Captain Paul Benoit of Halifax, will be celebrated on June 13 at the home of the bride's grandmother, Mrs. Ince, 94 Prince Arthur avenue.

A most attractive bride, Mrs. Alexander MacMillan, nee Ritchie of Halifax, received a great many callers at 194 Bloor street west, last week, when, on Friday afternoon the smart set turned out to welcome her to Toronto, where her husband, Captain MacMillan, D.S.O., has so many warm friends. Mrs. Richard Murray, of Halifax, who is spending some weeks in town, presided at the pretty tea-table, which was decorated with daffodils, the same sunny blooms being arranged about the drawing room. The bride wore a turquoise crepe gown, with touches of white, and pearl ornaments. She is a decided acquisition to Toronto society.

A very jolly young folks' dance was given at Red Gables last Saturday evening, when of necessity it broke up at midnight. The beautiful home and hostess welcomed the happy guests to several bright hours, and they were thoroughly enjoyed. Summer plans and the tremendous exodus to England will keep the party from meeting again for several months.

Mrs. and Miss Phyllis Nordheimer, Miss Charlotte Chaplin and her niece, Miss Scott, were among those who sailed for England on Wednesday by the Royal Edward, from Montreal.

Signor and Madame Albertini are in town and are stopping at Iver Holme, 74 St. George street.

During the visit of the London Dramatic Company, Miss McBeth and Miss Puddicombe were guests of Mrs. McBeth at the Alexandra. The other players put up at the Prince George.

On Tuesday, Major Michie and the Misses Michie with Miss Ruby Michie of London, went out to the Caledon Club for a ten days' vacation.

Mr. and Mrs. Fritz Fox will open their cottage on Balsam Lake this week.

Mr. and Mrs. Arthur Jarvis are in their new home in Russell Hill Drive.

Captain and Mrs. Threthway are going abroad next week, by the Mauritania.

The Garrison Parade on Sunday was perhaps of more interest to the 48th Highlanders than any other of the soldier men taking part, for their new Colonel, Wm.

Hendrie of Hamilton, was in command. Ex-Colonel Robertson gallantly met Mrs. Hendrie and her little daughter at the train, and drove them to the service in Massey Hall, and afterwards to the saluting point before the Parliament Buildings where General Cotton and his staff were grouped. The Governor and Mrs. Gibson and their party, and a great crowd of smart folk were waiting for the fine military turn-out. Colonel Hendrie goes in for soldiering in the thorough and forceful manner which characterizes all his work, and if one could find a better "jollier" than Mrs. Hendrie, I should like to meet her. Handsome, hearty, and big hearted, this delightful lady makes each one feel that one is "it," by her charming manner, and I foresee a grand term for the Regiment and the Colonel. Good luck to them all!

Miss Veals gave a large tea at Glen Mawr on Friday of last week at her big house in Spadina avenue, where so many of our young gentlewomen are finishing their education. By the way, all their parents will be glad of the assurance that Miss Veals has no intention of transferring the control of Glen Mawr to others, as was somehow erroneously reported somewhere last spring. The girls now in residence were a picture of youth and beauty, on Friday, and the staff of teachers are to be congratulated on their success in their work with such admirable material. The tea was particularly pleasant, many old friends greeting one another and enjoying the perfect day and the dainty refreshments in the dining-room, where several pretty girls assisted in looking after the guests. Miss Veals received in the drawing-room assisted by one or two of her staff, and was quietly and richly gowned as usual.

Colonel and Mrs. Victor Williams have gone to England. Mrs. and Miss Jessie Johnstone have re-arranged their plans for the summer, and have given up their trip abroad. A good many others have decided to avoid the bustle and discomfort of London next month, and take a vacation on this side of the Ocean instead.

Dr. and Mrs. Wilfrid Grenfell were in town on a flying visit last week, guests of Miss Greenshields. They went on to Ottawa and visited Their Excellencies at Rideau Hall over Sunday. They are now, I believe, in the States, and will be back in Toronto early in June, for the conferring of a degree upon Dr. Grenfell, after which they will go up to the Labrador. The many warm friends of Dr. Grenfell will be interested to know that the small boy is marvellously thriving and his parents still love the Labrador.

Miss Marian Martin of Westminster arrived in town on Sunday, and will remain with Mrs. Dunstan until after Miss Dunstan's wedding, for whom she is to be maid of honor.

Lieut.-Colonel Septimus Denison has gone for a fortnight's fishing in Nova Scotia, before returning to Halifax. He and Mrs. Denison and Miss Dorothy spent a week with Lieut.-Colonel and Mrs. Delamere in Cecil street.

"Floreat," 11 Chippewa avenue, Centre Island, has been taken for the season by Mrs. Isabel Day, of 2 Maple avenue, Rosedale.

Mr. and Mrs. Drummond McKay and Miss Josephine Smith are going abroad this week. Miss Smith is going to visit Mrs. Whitehead in Quebec.

The annual meeting of the members of the National Club was held Wednesday evening, May 10th, and the following were elected for the ensuing year:— President, William Stone; First Vice President, W. P. Gundy. Second Vice-President, A. L. Malone. Directors:—Arthur A. Allan, George A. Baker, F. H. Deacon, H. Douglas Eby, J. W. Gale, James Hardy, George T. Irving, W. K. McNaught, A. T. Reid, W. P. Ryrie, Richard Southam, S. Casey Wood.

Mr. William L. Doran and Miss Doran, Niagara Falls, have left for Europe for a few months.

The presentation by the London Dramatic Company of "Lady Huntworth's Experiment" at the Princess Theatre on Monday evening greatly pleased the large and cultured audience which turned out to criticize the western Ontario players. The boxes were filled, the Government House party in one, Mr. and Miss Braitwaite, Mr. and Mrs.



THE HERO OF "DIE MEISTERSINGER."
Walter von der Vogelweide, of Wagnerian fame, was an historic character. The statue above depicted is to be unveiled at his birthplace, Dux, Bohemia, in August. He was the great poet and singer of the middle ages in Germany.

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Decanters	12.00 to 30.00
Comports	18.00 to 22.00
Vases	10.00 to 60.00
Tea Caddies	18.00 to 22.00
Baskets	18.50 to 80.00
Sandwich Trays	25.00 to 60.00
Fruit Bowls	48.00 to 125.00

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Canada

are leaders in assembling artistic Bridal arrangements. They are originators of the "Empire" and the Louis Fourteenth Bouquets.
DECORATIONS. Night and Sunday Phones. DESIGNS.

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If you want the decoration of your home distinctive, not common, come here and make your selection.

We undertake the decoration of residences, banks, clubs, hotels, etc., and can submit estimates and colored sketches at short notice.

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Hard to restore to its pristine fairness is a face of roses and lilies once badly freckled and tanned.

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is the most perfect complexion restorer that science has produced; may be used on the most tender surface. 25c at druggists.

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THEY WIN!

On every day of the meet

1 Ford's Chocolates

and other delicious confections, will be marked on your card as fast favorites.

Take a box of them with you to the Woodbine, and you will have picked one winner at least.

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SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President.
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CAPITAL, \$10,000,000. REST, \$7,000,000

TRAVELLERS' CHEQUES

Issued by The Canadian Bank of Commerce, are the most convenient form in which to carry money when travelling. They are negotiable everywhere, self-identifying, and the exact amount payable in the principal foreign countries is printed on the face of every cheque. The cheques are issued in denominations of

\$10, \$20, \$50, \$100 and \$200

and may be obtained on application at the Bank.

In connection with its Travellers' Cheques The Canadian Bank of Commerce has issued a booklet entitled "Information of Interest to Those About to Travel," which will be sent free to anyone applying for it.

Princess Victoria Louise, only daughter of the Kaiser, was recently made honorary colonel of a German regiment. She is the youngest of the family of seven, and will be twenty years of age in September. Being the only girl in the imperial family, she is idolized by the German people. She is a very sensible girl and has been brought up in a practical way by her mother.

If our lips were our bond, lawyers would soon starve.



Symington's Coffee Essence
is at the back of the finest cup of Coffee you can desire.
Made in a minute!
THE SYMINGTON & CO. Ltd.
Glasgow, Scotland

ENGAGEMENTS ANNOUNCED.

Miss Lucille Hately, of Montreal, and Mr. Stuart Hargraft, son of Mr. A. R. Hargraft, of Winnipeg.

Miss Margaret White, of New Liskeard, and Dr. Charles Beemister Parker, B.A., of Depot Harbor. Marriage in June.

Miss Bessie W. Gairdner and Dr. James Crawford Watt, son of Mr. James Watt, of Hawthorne Ave. Marriage in June.

Miss Ruby Alberta Giverson, eldest daughter of Mr. Albert Giverson, and Mr. Albert Ernest Richardson, son of Mr. John Richardson, of Port Elgin.

Miss Marion Laura Graham, daughter of the late Mr. R. K. Graham, and Mr. W. J. Shaughnessy, son of Sir Thomas Shaughnessy, of Montreal.

Miss Beth Helson and Mr. Wilfrid Coyne Kettlewell, son of Rev. William Kettlewell. Marriage, June 14.

Miss Maude Proctor, daughter of the late James A. Proctor, and Mr. George E. Neill, of Oxford, England. Marriage in June.

Miss Winifred Elizabeth Best, daughter of Mr. Thomas H. Best, 456 Markham Street, and Mr. Ernest Oliver Manchec, son of Mr. E. D. Manchec. Marriage in June.

Trumbull Warren, and Dr. and Mrs. Crawford Scadding in the "prompt" box, and *vis-a-vis*, were two joyous parties of ex-Londoners, including Chief Justice Sir William and Lady Meredith, Judge and Mrs. Teetzel, and Mr. and Mrs. Fred. Glackmeyer in the stage box, and Mrs. and Miss Glass, Mr. and Mrs. Chester Glass, and Mr. and Mrs. Macbeth beside them. In the audience were correspondingly smart coteries, and Major and Miss Michie much enjoyed the honor accorded to their clever cousin, Miss Ruby Michie, who played Lady Huntsworth in her experiment as cook at the Vicarage with a sweet gentleness and self-respect recalling the inimitable Smith in Somerset Maugham's delightful comedy. It is difficult to fancy a better amateur character sketch than Mr. Bucke presented in his Vicar, and as a nasty little drunken bouncer of a Lord, Mr. Forbes-Mitchell was disagreeably perfect. In fact, he played so very much better in Toronto than in Winnipeg that there is no saying where the trophy would have gone had the *locals* been reversed, as I had on the very best authority. Miss Meta Macbeth delighted her friends by her presentation of Keziah, the housemaid, a rough diamond with ideas of fashion, and the two other ladies, Miss Puddicombe and Mrs. James Kerrigan, with the men, Mr. Becher, Mr. Charles Hunt, and Mr. Gordon Medlandmere, excellent in their roles. Taken altogether, London may well be proud of their clever amateurs, and here's to their complete success under the first "Royal" competition next season. Many beautiful bouquets were passed over the footlights.

Mrs. Nixon has built a nice home in Dunvegan road—No. 43—to which she removed from Brunswick avenue last week.

Mr. and Mrs. Herbert Beck have sent out invitations to the marriage of their daughter, Miss Marjory Beck, and Mr. Robert Stanley Mabey, which will take place in St. Paul's church on Wednesday, June 7, at half-past three, and the ceremony will be followed by a reception at 6 Clarendon crescent. It seems a very little time (Dec. 28) since there was a wedding from that address, and guests will recall the very pretty Christmas bower in which Mrs. Beck received. The month of roses will give quite another *mise-en-scene*, but just as hearty good wishes to the summer bride and groom.

Mr. and Mrs. Henry J. Baker and their family are at 97 St. Joseph street, whence they will proceed to Camp Mac, Georgian Bay, next month. Mr. and Mrs. Baker propose taking up their residence permanently in Toronto in September, when Miss Gertrude Baker, now in New York, will open a studio here. The family come here from Buffalo.

Invitations were out early this week to the marriage of Miss Ann Lois Duggan, eldest daughter of Mr. E. Henry Duggan, and Mr. Harold Eastwood Beatty, son of Mr. S. G. Beatty of Oakdene, Isabella street. The ceremony will take place on June 7 at three o'clock, in the church of St. Augustine, and will be followed by a reception at 536 Huron street. Miss Duggan, who shared with Miss Muriel Jarvis the belated of their coming-out season, is one of the most universally popular girls in her set, in which distinction she also shares honors with Miss Jarvis, and I am told the weddings of the two charming girls will both be celebrated this year, Miss Jarvis and Mr. Bob Sinclair having decided on September 30 for their bridal day.

Invitations were out this week to the wedding of Miss Maude Jewell Dunstan, daughter of Mr. Kenneth Dunstan, and Mr. Arthur Ansley Atkinson, which will be celebrated in the Church of the Redeemer on June 10 at half-past two o'clock. There will be a reception after the ceremony at 279 Russell Hill Drive.

Another June wedding for which invitations were out this week is that of Miss Madeleine Walker, eldest daughter of Mr. Harton Walker, and Mr. Victor A. E. Goad, which will be celebrated on June 7 in St. Paul's church at half-past two o'clock, and the ceremony will be followed by a reception at 12 Edgar avenue, North Rosedale.

This afternoon Their Excellencies will, weather permitting, drive from Benvenuto to the Woodbine in the State carriage with four horses ridden by postillions in scarlet liveries and powdered heads. This quaint *entourage* is a relic of bygone days, which amazes the uninformed and gives the keenest delight to the crowd in general.

Seated in his State carriage our Governor really conveys the desired impression of viceregal "side," a thing he is never concerned with elsewhere. There is quite a party from Ottawa at Benvenuto; beside Her Excellency and the Ladies Sybil and Evelyn Grey, who were expected on Thursday, and His Excellency, who came in on Friday morning, there are Colonel Lowther, Mr. and Mrs. Malcolm, Mr. J. M. Fremantle, and the aides, Lord Lascelles and Lord Percy and Captain R. C. Bingham, and the Governor's secretary, Mr. Douglas Sladen and Mrs. Sladen. The Governor-General and Countess Grey will drive in State on Victoria Day, next Wednesday, and on the closing day of the Races, May 27. Next Tuesday the president and directors of the Jockey Club will give a luncheon for Their Excellencies at the Woodbine, and next Thursday evening a dinner for His Excellency at the York Club, where a lot of additions and improvements in the shape of a "sunrise" balcony, upper and lower, and so forth, having been rushed to completion.

St. Andrew's College games were on last Thursday afternoon, and the Principal had a number of friends for tea afterwards. Mrs. Macdonald's sweet welcome was greatly missed at these functions, but inquiring friends were glad to hear that she is fast regaining her health after an operation in Johns Hopkins Hospital, Baltimore.

Upper Canada College annual athletic meeting was held yesterday afternoon at 2:30, and Principal and Mrs. Auden had a number of friends to tea later on. While a great turnout of friends of the College was the usual recognition, two of the regular attendants at College functions, Colonel G. T. Denison and Mr. G. R. Cockburn were absent, both being abroad for the Coronation.

The Margaret Eaton School of Literature and Expression is going some this week, Thursday, Friday and tonight, as well as next Monday evening being taken up with students' recital, physical education, dramatic art and graduating exercises, respectively.

Mr. Mackey, a prominent member of St. Andrew's brotherhood, left for Saskatoon last week in the employ of the C.P.R., and before his departure he was given addresses and gifts, almost amounting to the sacred *br'dai* "showers" we hear of just now. Brotherhood men, senior and junior, congregations and others presented a travelling trunk, a club bag, gold cuff links, a fountain pen, and such like tokens of regard to the lucky and deserving Mr. Mackey, who seems to have won the universal esteem of his fellow-workers and acquaintances, both clerical and laymen.

Mr. and Mrs. Ormsby-Scott entertained Mr. and Mrs. Mulloy at dinner at the Prince George on Wednesday evening. Mr. Mulloy, the blind hero of the Boer war, was married some three months ago, and his bride is a charming woman who sings beautifully.

Lady Mackenzie did not take a house in London, as was reported elsewhere, but remained at Claridge's since her youngest daughter's wedding. Count and Countess de Lesseps have been visiting Mr. and Mrs. Scott Griffin in their London home. Theirs is said to be an ideally happy marriage, a sort of never-waning honeymoon. Count Jacques, who is certainly a keen mechanic, has a new fad, a motor-sled, with which he is said to do a fearsome stunt in the speed line. By the time his papa-in-law is head of a trans-Atlantic and transcontinental line of airships, the Count will be ripe for the position of general manager, and it is safe betting he will break all records!

Mr. and Mrs. A. W. Burgess, Maple avenue, have gone to the Coronation. They will travel abroad until the end of August.

Mrs. G. P. Magann returned from England and Paris last week, and is looking a picture in her Parisian motor-coat as she does her dainty shopping and deftly steers her car. It is difficult to believe that she has a son old enough to be an R.M.C. Cadet, but Master George Magann is doing his college course at Kingston all right.

The marriage of Miss Gladys Francis, only child of Mr. Wellington Francis, 66 Lowther avenue, and Mr. Albert Ralph Reed, of London, England, and Bishop's Falls, Newfoundland, was celebrated on Thursday, May 18, in Bloor street Presbyterian church, at half-past two o'clock, Rev. Dr. Wallace officiating. Mr. Hollingshead sang a beautiful solo during the signing of the register after the ceremony, and the church was decorated for the happy event. Mr. Francis, a particularly handsome father, brought in the queenly bride and gave her away. She wore a lovely Parisian bridal gown of richest satin and exquisite lace, and a veil of fine old lace, which was arranged off the face, with a coronet of orange blossoms and white heather. The bridal bouquet was of orchids and lily of the valley. Miss Winifred Cross, youngest daughter of Mr. W. H. Cross, was her cousin's maid of honor, and Miss Somerville of Atherly, a very old friend, and Miss Nan Grant, a fellow-debutante of a couple of seasons back, were the bridesmaids. They wore charming gowns of pink satin veiled in orchid nines, black tagal straw hats with pink satin, pink roses and orchids, and carried old-fashioned round bouquets of pink roses and orchids. The bride's gifts to them were orchid enamelled brooches with pearls and diamonds. The groom's gift to the bride was an emerald and diamond necklace. The best man was Mr. William Allan of New York, and the ushers were Mr. Alexander Middleton of Edinburgh and Mr. Jack Somerville of Atherly. After the ceremony

Sample Shirt Waists --Half Price and Less

Make your trip to Buffalo on Victoria Day profitable as well as pleasurable. Attend the **H. A. Meldrum Company's Sale of Several Thousand Beautiful Sample Shirt Waists at Half Price** and even less than that. 460-470 Main Street, between Court and Mohawk.

Sample Lingerie Waists—Hand-embroidered, and trimmed with real Cluny lace medallions—collarless or lace-trimmed collar—three-quarter sleeves—regular price \$4—Victoria Day at the H. A. Meldrum Co's., Buffalo.... **\$1.69**

Lovely Sample Waists made of fine French Batiste and Voile—they have all-over tucks, with Val. lace trimming—every waist is individual—regular price \$5.95—Victoria Day at the H. A. Meldrum Co's., Buffalo..... **\$2.69**

Beautiful Sample Waists of the fashionable new imported Batistes, French Voiles and Marquisesettes—elaborately trimmed with real lace and embroidery. Regular prices \$8.00 and \$9.00. Victoria Day at the H. A. Meldrum Co's., Buffalo..... **\$3.50**

25 Styles of Regular \$2 Batiste and Nainsook Nightgowns—trimmed with exquisite embroidery, eyelet and convent edge designs—round neck—sleeves—Victoria Day at the H. A. Meldrum Co's., Buffalo..... **\$1.00**

H. A. Meldrum Co., 460-470 Main St., Buffalo, N.Y.



WISER than WIND or WEATHER

Is the householder who keeps his home warm; who snaps his fingers at Jack Frost and laughs at the storm. Such independence comes to those whose home is heated with a



Hot Water Boiler

And it is not enough to heat the house. You must keep it warm and evenly warm. There is something wrong when everybody crowds in one room—"the only warm place in the house." You need the steady, even temperature secured by the Gurney-Oxford firebox, with sloped-in walls that corral the heat until there is little left for smoke.

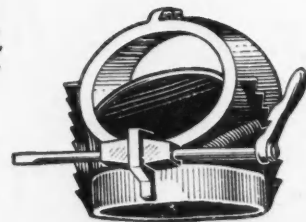
There is something wrong, too, when you have constant worry about coal bills. You need our boiler—the only one fitted with the Oxford Economizer—wonderfully simple, but simply wonderful. It is a small lever which, shifted one way or the other, directs the temperature. Again—you need not bother with clinkers. Our reversible grate is a guarantee against that nuisance.

Coal Gas? Not with our Boiler. The Economizer takes care of that, too.

The rest of the story is told in a booklet, "Heating the Home." Write for it to-day. It's free.

Note the Oxford Economizer One Damper Controls the Heat

THE GURNEY FOUNDRY CO.
LIMITED
500 KING STREET WEST
TORONTO, CANADA



Mrs. Francis held a reception at the family residence, which was *en fete* for the happy occasion, a marquee being arranged for the *dejeuner*, at which Sir Mortimer Clark proposed the health of the bride, whom he has known since her birth. Mrs. Francis received in a gown of delicate grey with cut steel trimmings and a large black hat with king-blue plumes. Mrs. W. H. Cross wore pale blue satin with overdress of black lace and black hat with pale blue feathers. The gifts were very handsome, and a number of cheques were sent from the English relatives and others. I believe that the employees of the works of which the bridegroom is superintendent for his father, are giving the bride and groom a cabinet of table silver. Mr. and Mrs. Ralph Reed have gone to England for their honeymoon, and I am told they will not take up residence in Newfoundland for this year.



A BEAUTIFUL SCENE ON PRICE'S DAIRY FARM, ERINDALE.

Abbey's Effervescent Salt

A good stomach and a merry soul are inseparable—lacking which, try Abbey's Salt.

25c and 60c bottle. Sold everywhere.



Hot Weather Means Hot Weather Clothes

Were you not uncomfortable yesterday with your heavy clothes? There will be many more just as hot days very soon, and you would be wise to be prepared.

Get out your hot weather clothes to-day, and send them to us. After a course of treatment at these works they will look like new. We have branches in all the principal towns and cities.

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Cleaners and Dyers, Toronto.

201 and 781 Yonge St.
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COWAN'S PERFECTION COCOA

Is good for Growing Girls and Boys—and they like it. It nourishes their little bodies and makes them healthy and strong.

Cowan's Cocoa, as you get it from your grocer, is absolutely pure. Its delicious flavor is obtained by the use of the highest grade of Cocoa beans, skillfully blended. Nothing is added to impair the health-building properties of the Cocoa.

Do You Use Cowan's Cocoa?



You pay no more

for the world wide prestige, perfect fit and unusual durability of Fownes gloves than for the gloves you buy hurriedly because you think they will "do"—Sometimes they "do" and sometimes they do not, but

FOWNES GLOVES

never disappoint. We put our name in every pair and cannot afford to let a single glove go out that is not exactly right.

With 133 years experience and a reputation in every capital in Europe and America, you are assured of good value when you buy Fownes gloves.

Decide to make your glove purchases carefully this year. It will pay you many times over. Remember Fownes cost no more.

They are sold under their own name, which is stamped on the inside—a name worth looking for.

It's a Fownes—that's all you need to know about a glove.



EXCEPT in the matter of silhouette and a few details, such as sleeves, the bridal gown changes comparatively little season by season. The youthful bride always wears a gown built on girlish lines with just enough suggestion of dignity to comport with the new title of "mistress" which she will wear when she leaves the altar. The princess gown, which has been modish for bridal costumes for so long, has given place this season to the one-piece gown with a girdle. And the bridal skirt is scanty, but not to an exaggerated degree. Of all things, the bridal costume needs a graceful skirt and one suited to its wearer's figure and carriage. If a girl is as slender as a May-pole the skirt of to-day suits her to a T and requires little study. But if she has curves and an outline such as were once considered beautiful, the fashionable skirt needs careful thought. A girl who has definite hips is at her worst in a skirt that dips in toward the feet, narrowing from the rotund part of the hips or hanging with no more grace than a meal bag. Some such bridal costumes have already been seen this season and they have been deplorably ugly.

MANY of the bridal gowns being turned out by the best dressmakers have separate trains. These are boons for the girl who needs to put her wedding gown to practical use after her marriage and who yet covets a conventional gown for the wedding. In costly bridal robes simple girlish gowns of white satin are often given a regal air by the addition of a train of rich brocade, which at its most costly is rich with silver. At a notable wedding early in the spring the distinctly girlish robe had a very long court train of this sort. Brocaded satin, embroidered satin and lace are all used for this separate train. Some of the trains, made of the satin of the gown, have embroidery bordering them or making a band across the bottom and some distance up the sides. Beautiful laces introduced into costly bridal robes for the separate trains. But with the supple satins of this period the wedding robe, like all the rest of the costumes in the trousseau, is a clinging affair and not a particle of bouffantry in waist or skirt is permissible.

LACE flounces, especially when they are of historic and sentimental value, are often used, but they are pulled on sparingly, and if a girl is anything less than a wraith in build a flounce is not for her even though her mother and all her maternal grandmothers back to her first ancestress wore it before her. Empire skirts lifted high above the waist line and bodices that are films of gauze make up the majority of bridal costumes this season. The kimono sleeve is more often seen than anything else and the Dutch neck, cut square, round or pointed according to becomingness, is the rule where a girl's neck will permit it. If a yoke and stock are preferable, they are of plain sheer net or chiffon more often than of figured lace. The plain gauze gives as nearly an effect of unveiled flesh as possible. A good many wedding gowns are made with cord girdles. This is quite a feature of this spring's bridal robe. If silver is employed in brocade, or embroidery on the gown, this cord is often of silver, usually long and tasselled. Or a plain white satin cord may be employed with white silk tassels. On one bridal gown this cord ended in a shower of white satin rose-buds, but there was a look of affectation about it to most persons who saw it. It was a little too much like fancy work.

THE bridal veil draped like a cap continues to be the popular arrangement. And the style is a practical one because it adapts itself to all types of brides. The low wide drapery is the chosen one. One recent bridal group shows a bridal gown of white satin with a tunic of handsome lace and a scarf drapery of white chiffon ended with pendants. This one-sided effect is apparent in bridal costumes as well as in all other sorts. The voluminous veil is draped as a close-fitting cap with side bunches of orange blossoms. The bridesmaid's frock is of white silk marquisette with a deep flit band at the bottom of the skirt and a tunic of the same lace. The lingerie cap with its frill and ribbon strings is one of the picturesque shapes which have reappeared. The crown is of embroidered net and the flat plaited frill of plain net.

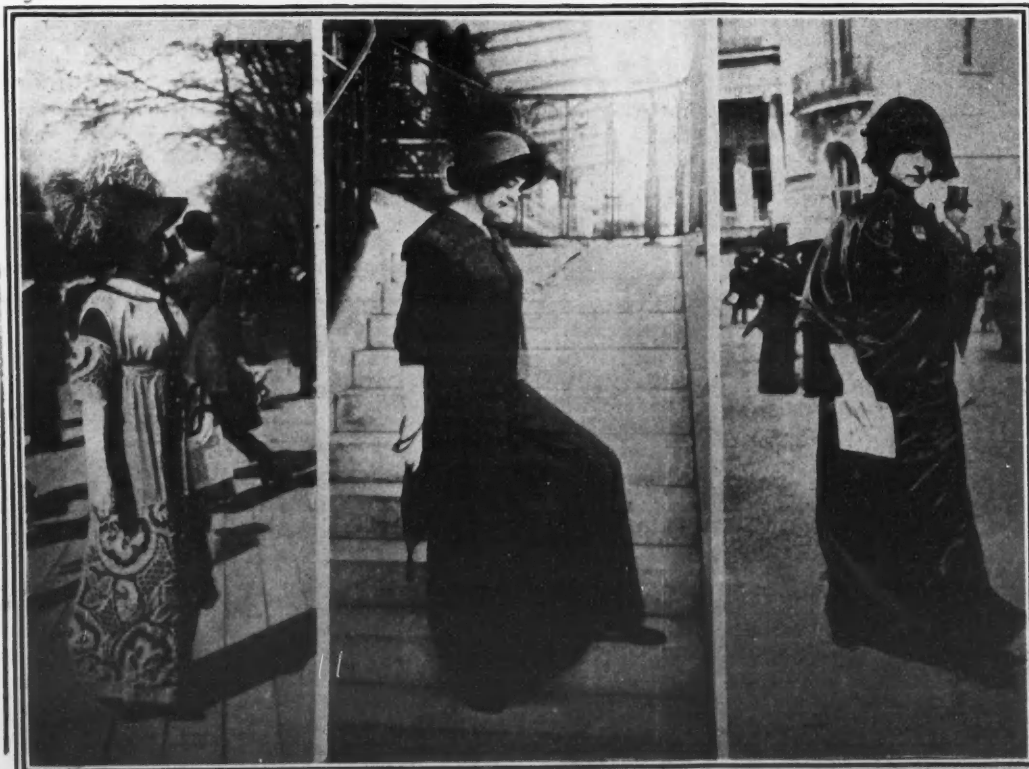
Little ringlets of the hair are allowed to cover the ears and fluff slightly from each side of the face.

BRIDESMAIDS' frocks are distinctly picturesque these days. The odd bonnets which are the rage for young faces offer possibilities for processions of quaint damsels; though it is worthy of consideration that picture hats are sure to be becoming to all the bridal party, while the bonnet may prove provokingly trying to some members of the company. Personal feelings of the attendants have to be considered as well as the general appearance of the wedding party. One of the pretty styles of the day for bridesmaids is the use of plain little silk coats with figured silk muslin frocks and lace coats with plain frocks. And the fringed silk ruchings—the ravelled kind—which are back again from the hoary past, are an addition to these little coats in the way of picturesqueness. Flat fichu draperies, which pretty nearly if not quite cover the waists, are also a prevalent fancy and these are often treated to ruchings. Most of the bridesmaids' costumes are made with gauze tunics of one kind or another. In one group of girls the gowns were of clinging old gold, gold satin with dark blue chiffon tunics which were edged with gold lace. The girdles were of gold cord knotted below the waist in Greek fashion. Quaker caps of gold lace trimmed with red and blue flowers completed the picture with the shower bouquets of red roses.

NOTHING more fascinating than the odd commingling of materials and colors, even beyond that of the past winter, it would be difficult to imagine. That inexpensive materials lend themselves so readily to these clever manipulations that one hardly remembers there is caste among fabrics, does not tend in any degree to lessen interest in the situation. The desire for unusual color effects amounts to a craze, but comparatively few mistakes are made—a gratifying symptom, indicating that our dressmakers are "catching up" with the French conservative women on this side—and it is they who must be counted the real arbiters of fashion—seek to avoid rash extravagances and, above all, they abhor anything approaching the garish, as is proved by the fact that the great Paris houses have an entirely different set of models for their American customers from those evolved for prospective buyers among their own country women. On the whole "acquiring a Paris gown" is something of a force, as we learn from Potash and Perlmutter.

VERY few smart frocks for spring or summer wear are untrimmed; even if fashion demanded it, the new decorative effects are too pretty to be resisted. It is not that there are so many actual novelties, but braids, laces and other ordinary trimmings are used so differently that they deserve the distinction accorded them. Ribbons and satins are used extensively, and silks, figured and plain, are employed in hems and bandings, in charming jacket suggestions, while shirred bands are but one of the very many revivals that add quaint touches hinting of other times and fashions. The kimono jacket is a real novelty. Cut in one piece with the sleeves it is gathered at the slightly raised waist-line with one of the cords, and all edges are outlined with a ball fringe. In the back the jacket is slashed down the centre, and the two edges are drawn aside and finished with the fringe precisely as in the front. The cord that binds the waist is tied in two long loops with ends, each of the latter being tipped with one of the tiny balls.

ENTIRE costumes in one color schemes, gowns, hat, gloves, shoes and stockings are once more the thing as led off by the centre of sartorial dictum, Paris. And red and blue are the combination of combinations at this hour. Strange flower blends of color are one of the achievements of fashionable dressmakers and milliners this spring—the purple and red of the fuschia; the lavender, pink and white of the sweet pea; the pink and blue tints of the wild forget-me-not; and not only these have been studied for fashionable dressmaking and millinery, but even the delicate gradations of color and the shimmerings of tone in the butterfly's wing have been made note of and ideas have been borrowed from others of the insect world and from bird plumage.



THE VERY LATEST SPRING FASHIONS OF MODISH PARISIENNES. Sweet simplicity and gorgeous garb, or a blending of both, distinguish women's spring wear among the Paris fashionables. The above photographs of typical styles were recently taken at the Longchamps and Auteuil race tracks, where models and ultra-fashionables alike, congregate for the purpose of exhibiting the prevailing vogue. (Underwood & Underwood, New York.)

Murray-Kay, Limited



A Great Display of Summer Hats

THIS is our opening week for Midsummer Millinery, so if you have not already seen the display and made selection, be sure you come—and soon.

The making or marring of a summer toilette may depend upon the choice of just the right hat, so you really cannot afford to decide without first seeing these new arrivals. They are decidedly different in style, color and trimming from the models of early Spring and are very beautiful.

There are dressy hats for important society functions, such as weddings, race meets, etc., smartly trimmed hats for shopping and walking; tailored hats for travelling and Panama hats for outings or boating trips.

The hat you want is surely here, for with so many to choose from and no two alike the chances of getting just the hat most becoming to your own particular person are bright indeed.

MURRAY-KAY, Limited

(W. A. MURRAY & CO., Ltd.)

17 to 31 King St. E., Toronto

You will relieve yourself of a troublesome and tiresome task and greatly help the work of house-cleaning if you send your lace curtains to us to do up. We entrust this work to a special department and are thus enabled to attain unusually pleasing results. This shows in the simple, graceful lines into which the curtains drape themselves when hung no less than in the snowy whiteness, and air of home-made cleanliness. Price? You won't quibble about price when you see the work. Phone Main 1580 and we'll call.

YORKVILLE LAUNDRY
45-ELM-ST-RE-ET

J. Simon
59 Fg. St. Martin
PARIS, FRANCE

Crème SIMON
POUDRE & SAVON
Unrivalled
for the preservation of the Skin

From all
Chemists and
Perfumers



Your Gown May be Perfect

and your figure a classic, but neither will appear to advantage unless you have a corset which really fits you and which is made along the proper lines. For comfort, style, and grace, the

"P. C." "Le Parisien"

corset is the latest word. Made to fit like a glove, yet yielding enough to allow a freedom of movement, it is a rare combination of good sense, together with a due regard for the prevailing modes. Consider your comfort—consider your health. This corset is made in all sizes to suit any figure, and is fashioned to conform to style's latest decree. Ask to see them at the corset counter.

Parisian Corset Manufacturing Co., Limited

Offices: 110-112 & 114 Colonn St.
Factory: 8-10 & 12 Turgon St., Que.
Ontario Branch—Brampton, Ont.

It Is Worth The Difference

Lawrence costs the dealer more than ordinary sugar, but it is worth the difference.

St. Lawrence "Crystal Diamonds"

are absolutely the perfection of sugar refining—brilliantly clear and sparkling—and an ornament to every table.

Ask for "St. Lawrence Crystal Diamonds"—in 5 pound boxes—also sold by the pound.

The St. Lawrence Sugar Refining Co. Limited
MONTREAL 30

Cheating at Cards.

WHAT is to be done with a woman who is caught cheating at cards? asks The Argonaut. It is rather a living question because a necessitous woman who plays cards for money is much more likely to cheat than a man. Not that a man has a higher morality. Far from it, but a man has usually a keener eye for consequences than a woman. His calculations go deeper and further ahead. Moreover, a man realizes what he is doing, whereas it takes a great deal to persuade a woman that she has no right to do what it is to her interest to do.

A man who is caught cheating at cards in polite society is usually warned privately to play no more, and by a curious coincidence he usually receives a telegram calling him to town early next morning. If he is of a sanguine disposition he hopes that the news will not follow him through clubland, but usually it does. Usually he has nothing worse to fear. But a woman? What is to be done with her?

The London World tells us what was done with a woman who cheated at bridge while a guest at a country house. It was a rather bad case, because she had won heavily from a young girl who could not afford the loss. Soon after the guests had retired the culprit was invited by one of the ladies to come to her room for a chat, and then something like the following took place:

"You are a cheat," said one of the inquisitors. "We have watched you for some time and have said nothing out of respect for your husband, but to-night was too much. First you will return to us all you have won from poor little Laura, including her I.O.U.'s." It was done and the papers were thrown into the fire. "Now we will see that Laura has the money and we will also promise that she shall never know the truth. But painful as it is we have resolved to teach you a severe lesson. We are going to beat you. If you scream you may attract the attention of other guests and then we shall have to explain. I should advise you not to scream."

Over the subsequent proceedings we may draw a merciful veil. Those present were all women and there was no particular reason for diffidence or delicacy. Neither the one nor the other was allowed to interfere with a form of chastisement that is usually confined to the nursery. Curiously enough, the victim did not leave the house, and her chastisers were charmingly amiable to her during the remainder of her stay. But she did not play cards any more, and probably will never play them again.

Of course it is none of our business, but there will be a general feeling among men that the offender was harshly treated. It would have been enough to insist upon restitution and to warn her to play no more under threat of exposure.

Concerning Keepsakes.

THE treasuring of keepsakes is as old as civilization. It is based upon the reasonable idea that an object has been in personal use, such as a glove or a handkerchief, preserves some subtle aroma of the personality of its former owner. Perhaps it does. Perhaps, again, it doesn't, but if we believe that it does the purpose is answered.

But the preservation of keepsakes can be carried too far. Ford Madox Hueffer, in his "Memories and Impressions," tells us that he had a relative who was a lady-in-waiting at the court of Weimar. He says she always struck him as an unemotional person, but had always about her an unpleasant odor that remained to the day of her death. When she died it was found that she had around her neck a satchel containing the half of a cigar that had been smoked by the Abbe Liszt. She had lunched with Liszt thirty years before and had worn this curious trophy ever since, and its strenuous odor had never waned.

That particular keepsake was objectionable, but not incomprehensible. It was at least a tribute to genius and



THE CHOICE.
"Look 'ere, Jimmy, wot's it goin' ter be? Me or cigarettes?"
—Sydney Bulletin.

and not to rank. This particular lady was a long way ahead of those other ladies who used to follow the Prince of Wales through the German cherry gardens in order to suck the cherry stones that he had expelled from his royal mouth, and then preserve them as mementos. But is there any one nowadays who would pay such homage to musical genius? Certainly not where democracy doth flourish. We allow ourselves to be amused by genius, but at the bottom of our infusorial souls we resent it. When Elman was playing in San Francisco a few weeks ago a much dressed youth was observed in the middle of the hall with a large unlighted and banded cigar in his mouth with an aggressive northwesterly tilt. He kept it there all through the concert, and it is to be feared that he is still alive. No one tried to kill him. Another kaffir waited through an interval and then, just as the musician laid his bow on the strings, he got up and made a noisy exit. No one tried to kill him, either. Not until the recording angel deals with these savages on the Day of Judgment, will they know the blackness of their souls, and when they are damned they will feel themselves the victims of injustice. No, democracy has no respect for genius. Genius may be amusing, but it is unconstitutional. There is no such thing.

Mexican Women.

HOWEVER much the Mexican men of to-day may be engaging in riots and revolutions, the women folk can have no share in the blame or the glory, because they know little of affairs outside of "woman's sphere." There is no Mexican Harriet Beecher Stowe to write inflammatory novels like "Uncle Tom's Cabin," and no women abolitionists and orators to help fire the zeal of warriors. Even the women of the highest classes take little interest in public affairs, and such a thing as a suffragette would be an impossibility in a land where no senorita who regards her good name appears on the street unchaperoned and where fashionable education consists of a little music and embroidery. In marked contrast to the fascinating senorita of Spanish descent, but keeping, like her, "woman's place in the home," is the peon, or Indian girl, of the class which makes up the great bulk of Mexican population. She performs patiently and stogically all the kinds of domestic drudgery which fall to women in a primitive state of society. Woman's place in Mexican life is the inevitable mingling of the Moorish ideas of the Spanish conquerors and the savage ideas of the natives. The Castilian hides his wife and daughters behind stone walls and the picturesque lattices of romance, and he is their lord and master. On the other hand, the Indian tribes are, of course, still bound by the spirit of the ancient savage customs. Historians tell of one of the baptismal ceremonies of the Meschic tribes, who fought their way to supremacy long before the Spanish arrived on the scene. To each boy baby the priests chanted this command: "Thy profession and faculty is war, thy obligation to give the sun to drink blood of the enemies and the earth corpses of the foes." To the girl baby they said (with far less ceremony): "You are to stay within the house, as the heart does within the body; our Lord enshrines you in that place, and your office is to fetch and to grind maize in the metate."

Enrico Caruso has returned to Europe, and it is estimated that the failure of his golden voice caused him a loss of fully \$78,000. He missed nine and one-half weeks of the Metropolitan Opera Company, besides a road tour of two weeks. He will not attempt to sing again until November, and meanwhile will enjoy himself in Florence, painting, doing some plaster work and relaxing generally.

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Music Notes

The increasing prestige of the Mendelssohn Choir of Toronto in musical circles of this continent is evidenced in the desire which manifests itself in various parts of the country to arrange for appearances of the chorus in the leading centres of musical art. The most recent propositions have come from Cleveland and Chicago, where the same guarantors, who so generously, and considerably less, stood back of the Choir in the trips to those music-loving cities, are pressing second visits under the same financial conditions which made the first appearances in these cities possible to the Toronto singers. Of special importance is the Chicago proposition, coming as it does from a city which numbers amongst its musical forces the Apollo Club, which is acknowledged to be one of the most efficient, as it certainly is one of the most enterprising choral organizations of the world. During the past week Dr. Vogt has been communicating with the Orchestra Association of Pittsburgh, Pa., an organization which has, since the disbandment of the Pittsburgh Orchestra, maintained a guarantee fund to provide Pittsburgh with a regular series of first-class orchestra concerts by visiting organizations, two concerts each having been given during the past year by the Thomas Orchestra of Chicago, the Boston Symphony Orchestra, and the New York Philharmonic Orchestra, under Mahler. It is the desire of the Pittsburgh board of directors to arrange for a concert or concerts by the Mendelssohn Choir during the coming season in connection with their comprehensive orchestral undertaking, but, in view of the arrangements already concluded for the visit of the Mendelssohn Choir to Buffalo, New York and Boston next year, it will be impossible to undertake the Pittsburgh proposition. It is hoped, however, that at some future time the Toronto singers may be able to arrange a visit to Pittsburgh and to Cincinnati, from which place a cordial invitation has also been received.

The pupils of Dr. Edward Fisher, musical director of the Conservatory, gave a second piano recital on Tuesday evening last, when a most artistic programme was rendered by Miss Anne M. Connor, Miss Mabel F. Boddy, Miss Mary C. Morley, Miss Mona Bates and Mr. James Galloway. The four young ladies named are associates of the Conservatory, and are already identified with much good work along the line of advanced piano playing, but the name of Mr. Galloway was somewhat new to the large audience, who had previously known him chiefly as an organist and choir director. The four striking pieces played by Miss Anne M. Connor at the opening of the programme were delightfully rendered, being full of spirit and sympathy, and revealing a clear, elastic and singing touch. Miss Mabel F. Boddy gave a faithful interpretation of Grieg's Ballade in G minor, in which the expressive fancy of this favorite composer was successfully indicated by attractive phrasing and attention to tone color. Mr. Galloway, who is already a skilful organist, had chosen the first movement of Chopin's wonderfully appealing and characteristic Concerto in minor, in which he was supported on the organ by Mr. Richard Tattersall, who most ably suggested the orchestral accompaniments. Mr. Galloway's performance of this rarely heard Concerto was artistically and expressive to a degree and enthusiastically received by the audience, who readily recognized in him a pianist of much promise and a musician of versatile attainments. Miss Mary C. Morley, in Macdowell's Sonata Tragic, and Miss Mona Bates, in Liszt's Hungarian Fantasia, the latter accompanied on second piano by Miss Boddy,



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again proved their powers of charming their hearers by the combination of sound technique, musical feeling, and a brightness and vivacity very pleasing on the concert platform. Dr. Fisher's long experience as piano instructor has fitted him beyond doubt for the task of preparing these talented pupils for successful public appearances and as a result, his name is still prominently associated with the department of piano playing at the Conservatory founded by him.

The closing concert of the Toronto Conservatory of Music is announced to take place at Massey Hall on Tuesday evening, May 30th, when, as on former occasions, an interesting programme of Concertos and other important standard compositions will be rendered by senior pupils of the institution, assisted by the Toronto Symphony Orchestra. The performers will include some of the most talented students ever registered at the Conservatory, and the successes of previous years will doubtless be repeated on this occasion, which will mark the close of the musical season, and also be the last appearance this season of the local Symphony Orchestra, under Mr. Frank E. Blatchford. The well-known ability of the students chosen to furnish this annual programme is widely recognized, the concert being now the chief musical feature of the late spring. Admission will be as usual, by invitation, and a large and brilliant house is already ensured.

Mr. Russell Maclean, the well-known Toronto baritone, will spend the summer in Berlin, where he will renew his studies with Frank King Clark and the celebrated German singer Kraus.

One of the most enjoyable recitals this spring at the Conservatory of Music was given by vocal pupils of Mr. A. T. Cringan, Mus. Bac., on Wednesday evening last, assisted by pupils of Dr. Edward Fisher, and Mr. Frank E. Blatchford. Mr. Cringan's reputation as singing-master is very widely recognized. His methods are plain, rational and practical, and his success entirely well-deserved. The vocalists on Wednesday included Miss Janet Cringan, whose charming style and fresh soprano voice are gaining in strength and experience year by year, and Mr. Arthur R. Brown, who was heard to advantage in Handel's "Honour and Arms." Mr. Albert David, Mr. William Self, Mr. James H. Craig, Miss Marion Hodgson and Miss A. Banton were other performers who found equal favor with the large audience. Miss Marguerite Whitaker sustained her reputation as a gifted pupil of Dr. Fisher and Miss Doris Robins played a couple of difficult violin compositions with mature and finished technique.

A piano recital by pupils of Mr. F. S. Welsman was given at the Conservatory of Music on Thursday evening May 11th, before an exceptionally large and appreciative audience. The brilliant accompaniments of the young ladies were formed on this occasion were the more remarkable, inasmuch as Mr. Welsman has previously given other recitals of his pupils this present season. A Beethoven Sonata was satisfactory interpreted by Miss Grace Kent, while Miss Gladys Murray was equally successful in a composition of totally different order, the Wagner-Brasin "Magic Fire" Music. Miss Flora Macdonald, contributed a group of three pieces and a movement from the Grieg Concerto, Op. 16, assisted at second piano by Mr. Welsman. Miss Marie E. Bruce, another advanced pupil of this popular teacher gave two pieces by Debussy, and Miss Olive Fergusson, Miss Mary Endicott, Miss Dorothy Reville, Miss Florence Spencer and Miss Ethel Constancy Murray outside visitors who showed an admirable acquaintance with the inner meaning of the works studied by them. The Grieg Concerto made an imposing finish to a most enjoyable evening of piano selections, as rendered by Mr. Welsman and his clever pupil, Miss Flora Macdonald.

An interesting recital was given in the Conservatory of Music Hall on Monday evening last by pupils of Miss E. A. Adamson, the well-known violin teacher. The programme was as follows: De Beriot, Allegro from Concerto, Master Richard Sloane; Schubert, (a) Le Desir, (b) L'Abeur, Miss Edwina Palmer; Alard, Faust Fantasia, Miss Kathleen Reid; (a) Godard, Adagio Pathetique, (b) Roger, Moto Perpetuo, Miss Kathleen Wallis; Vieuxtemps, Fantasia Appassionata, Miss Mary South; A. C. C. Wieniawski, Legende, Miss Julia Choate.

Miss Adamson was assisted by piano pupils of Miss Eugenie Quehen, Miss Muriel Meharg and Miss Irene Weaver who acquitted themselves well.

The last of a series of recitals arranged by Mr. W. J. McNally for the benefit of the pupils and staff of Bishop Bethune College, Oshawa, was held last Saturday in the music hall of the institution, when a very interesting programme was provided by Miss Hope Kaemmerer and Miss Vera Knowlson (former pupils of the school), pianists; Miss Flossie M. Thornbyke, soprano, and Miss Flossie Johnston, reader.

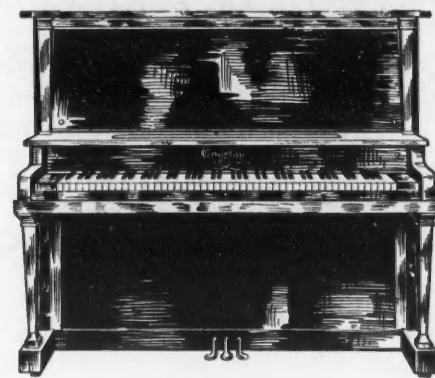
The New York Post devotes considerable space to a biography of Dr. Henry Coward, conductor of the Sheffield Choir, which has just been published by J. A. Rogers. The following is an extract from its article:—Two of his specialties are peculiarities of accenting and shading. In some place he does not allow the singers to accent the whole value of a note, but only the initial attack, while greatly enhancing the accent; the other specialties is a "floating tone," a pianissimo, concerning which the author says that "if a clock cannot be heard ticking through a chord of this tone sung by three hundred voices, the conductor fines them down until the test is passed." As for the other dynamic extreme, "he never shoots his bolt too soon," but builds up his climaxes in such a way that the apex is held in reserve until the moment when it can be superimposed with overwhelming effect. From the orator Dr. Coward has learned how to enhance the effect of vocal utterance by a hundred little devices of stress, lingering, a fractional silence before a salient word, a change of timbre reflecting the emotional meaning of a word or phrase; and from the actor he has caught the secret of characterization. Not only, when the words are descriptive, does he make the choir sing descriptively, but, in Berlioz's "Faust," for example, he makes the chorists enter into the real spirit, successively, of the peasants, drunken soldiers, rollicking students, devoted villagers, and, finally, the lost souls in Pandemonium, snarling out their unholy gibberish. Such are some of the secrets of Dr. Coward's success. It would be well for our own choral conductors if conscience and study of this book made Cowards of them all.

Two men well known in the German musical world have just been engaged for prominent positions in the United States, namely, Josef Stransky, who succeeds Gustav Mahler as the conductor of the New York Philharmonic Orchestra and Adolf Muhlmann, the baritone, who sang at the Metropolitan last season and who will henceforth head the vocal faculty at Florence Ziegfeld's Musical College of Chicago. Herr Stransky's engagement, it is understood, is for next season, as Mr. Mahler's indisposition will not permit him to handle the baton for another year. Negotiations with Stransky were completed by Herr Leleis, the agent of the New York organization. Stransky is one of the most talented of the younger school of German composers. He is still in the early forties and ranks as a musician of "progressive" tendencies. Herr Muhlmann, who will teach at Chicago, has sung in grand opera throughout the United States as a member of the Metropolitan forces for the last ten years. Since last winter he has been teaching in Berlin.

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